BOSTON UNIVERSITY

GRADUATE SCHOOL

Thesis

INADEQUATE INCOME AS A FACTOR FORCING MARRIED WOMEN INTO GAINFUL OCCUPATIONS

Submitted by

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Introduction

A. Statement of the Problem.

An answer to the question, "Does inadequate income force married women to look for jobs outside their homes?" is attempted in this thesis.

Twenty years ago there was a strong feeling against women working outside the home. It was felt that a woman should be supported by a husband, father, son or other relative. To be sure, her work in some other woman's kitchen was not considered unseemly; but her desire to work in an office or a factory was severely criticized. This general attitude brought forth a number of champions of the woman wage-earner among whom Olive Schreiner stands out. Her "Woman and Labor" is a stirring reply to the opponents of the woman worker. She maintains: that woman has always worked; that she is simply following her traditional employment which has been taken out of the home; that the parasitic woman is a recent social evil; and that no civilization can long endure unless its women are co-workers with its men.

In spite of opposition women have continued to work outside the home in ever increasing numbers. This trend has followed Olive Schreiner's prophecy which is based on the fact that

> "great movements which have permanently modified the condition of humanity have never taken their rise amid the chopped logic of schools.....They have arisen always through.....human needs."1

Today one out of four wage-earners is a woman. That

1 Woman and Labor, p. 136

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Twenty years ago there was a strong feeling against women working outside the home. It was felt that a woman should be supported by a husband, father, son or other relative. To be sure, her work in some other woman's kitchen was not considered unseemly; but her desire to work in an office or a factory was severely criticized. This general attitude brought forth a number of discussions of the woman wage-earner among who give somewhat tabled but. For "Women are Legion" is a striking reply to the opponents of the woman worker. She explains: "that woman has always worked; she is simply following her traditional occupation which has been taken out of the home; that the married woman is a recent social evil; and that no civilization can long endure unless its women are up-trodden like its men.

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1 Women and Labor, p. 100

single women and those widowed or divorced must work to support themselves is a commonly accepted fact. That these women have others dependent upon them is not so generally known.

The heat of the controversy now centers about the married woman worker. Some say that the married woman works for "pin money" or for luxuries, taking jobs away from girls who need them. Others say that her place is in the home; that she has a husband to support her. To judge by most of her critics one would think that some perversity leads married women into gainful occupations. The cry for "economic independence" raised by some women of the upper middle class has been partly responsible for the criticism. It is natural that writers, speakers, and teachers should be more concerned about conditions existing in their own group. Consequently, the comparatively few women who have become wage-earners through their own choice are featured to the exclusion of the great mass of married women workers who have no choice in the matter.

Furthermore, much of the "howl" against married women workers is directed against those engaged in occupations which men and single women most desire. Men working in an office rarely give a thought to the scrub-woman who is married; but their antagonism to the married bookkeeper is quite evident.

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single women and those widows or women who work to support themselves is a commonly accepted fact. Yet these women have others dependent upon them is not so generally known.

The least of the controversy now centers about the article across the street. Some say that the terrible crime was done for "sin money" or for luxuries, taking the away from girls who need them. Others say that her place is in the home; that she has a husband to support her. To judge by most of her critics she would look upon that home primarily inside service rendered by some man of the upper middle class who can satisfy the demands for the delicacies. It is natural that students, scholars, and travelers should be more concerned about conditions relating to their own group. Contemporaneously, but coincidentally, the events have become two-edged, in that the women are less concerned in the solution of the actual case of murdered woman herself, than have an choice in the matter.

Furthermore, some of the "girls" against marital woman's rights in situations against their husbands, unemployed, which may the single woman seek desire. Not wishing to be offend family give a thought to the marriage-age girls, either for their autonomy, or are another disadvantage in quite already.

The present result does not, it seems, a thorough examination of all the reasons why murder. Women are employed in

gainful occupations. It does aim to discover how large a part economic needs play when married women go out of the home to become breadwinners.

B. Limitations of the Study.

1. Place.

The present study is limited to the United States.

2. Time.

Most of the material presented is confined to the twentieth century. A few comparisons of census data are made with those of 1890, for at that time women began in larger numbers the exodus from home to factory. The study of incomes and the cost of living goes back to the year 1910, although emphasis is placed in this, as throughout the thesis, on developments since the war. The year 1914 is taken as a base for the comparisons of cost of living prices.

3. Married Women.

Only those who have husbands are treated as married women. In this the plan used by the United States Census is followed. Unfortunately, the census separates only the married group and classes all single, widowed, divorced and deserted women in one group, making comparisons as to marital status impossible.

Although widows, the divorced and deserted are often mothers with heavy responsibilities, they are not included in this study. The main reason for their exclusion is: few people criticize the mother who takes the father's place

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Although alone, the situations and problems are often modified with many considerations, they are not included in this study. The main reason for their exclusion is the fathers's duties

as wage-earner, and those who think she should stay in the home place the responsibility on the state, urging relief through mothers' pensions in order that she may give up outside labor.

4. Gainful Occupations.

The term "gainful occupations" is applied to those jobs for which the worker receives a financial compensation. Strictly speaking, work inside the home for which wages are paid would be included as a gainful occupation. Large numbers of married women help out with the family income by taking lodgers and boarders, by doing laundry work and other jobs in the home. However, these women are not included in this study because: (1) the census data and other special studies (with a few exceptions) have not included women working in their own homes among the gainfully occupied; (2) the criticism against the married woman worker is not usually directed toward the woman who stays at home no matter how Herculean her tasks may be; it is when she ventures into other, perhaps greener, fields that complaints begin. It should be noted, however, that women who work in other people's homes are not excluded in this study.

5. Inadequate Income.

The definition of income is fully discussed in the first chapter of the thesis. Inadequate is a relative term. Whether an income is adequate depends upon two things: (1) the number of individuals to be supported on the income; (2) the relation of the money income to standards of living

and their costs. The standards chosen here are: the subsistence, the subsistence plus health and decency, and the minimum of comfort standards. Whether incomes are adequate according to these standards is discussed in Chapter III.

6. Effects of Inadequate Income.

It is not within the scope of this thesis to discuss the effects of inadequate income. Poverty and deprivation have such far-reaching consequences that a separate thesis would have to be written. A study of budgets discloses the many things which a family must do without on a low income. The lack of these necessaries is enough to send the married woman out job-hunting.

C. Method Used.

The descriptive method is used throughout the thesis. Investigations made by private groups as well as those of the government bureaus are used.

The first three chapters are devoted to a study of incomes and cost of living budgets with a comparison of the two in order that a conclusion may be reached concerning the extent of inadequate income. In the following chapter other ways out are suggested that we may ascertain whether the married woman's wage is needed.

In Chapter five the problem is approached from another angle. The numbers of married women in gainful occupations are given, showing a rapid increase in the last two decades. The unusual rates of increase suggest that vital reasons are back of this procession into industry. The last chapter

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In chapter five the problem is approached from another angle. The numbers of married women in gainful occupations are rising, also there is rapid increase in the labor law legislation. The trend of increase suggest that vital reasons are behind this economic and legislative. The last chapter

takes up these reasons and shows how large the economic motive is.

Chapter I

Incomes in the United States

A. Distinction between Wealth and Income.

It is important that the distinction between wealth and income be clearly understood. Wealth is property or the capital sum owned at a given time. Income is the money received, or its equivalent, during a period of time, for services rendered as well as interest on investments and rent on property. In the case of the lower-income classes not much property is owned. The income received as a result of services rendered, although more uncertain, is what the great number of people depend upon for their living. Therefore, a study of incomes in relation to the cost of living should give an understanding of the economic situation of individuals and families in the United States.

> "Of all tests, income is the best single criterion of economic welfare. Wealth is a better safeguard against disaster. It is sometimes a more effective source of power. But in everyday experience, no other quest is carried on so assiduously as that for the maximum income."[1]

B. Kinds of Income.

There are several kinds of income. Most authors distinguish between money income and real income. Mr. King describes three kinds of income which he classes as book income, income in purchasing power and real income.[2] Book income, sometimes called money income, is "the value in money of the net receipts or gain,....accruing during a given period of time, to an individual, a family, or a business concern, from personal services,

1 King, The Wealth and Income of the People of the United States, p. 217
2 Ibid., p. 108

investments, or business transactions."[1]

Income in purchasing power "consists of the net increase in the power to obtain commodities or property, which accrues to an individual or family or a business in a given period of time."[2] This income is ascertained by converting the book income into commodities. A family may have a higher book income this year than they had last year; but if prices have soared so that the purchasing power of the new income is still lower than the purchasing power of last year's income, the family is not as well off. For instance, in 1928 a dollar would buy only three fifths as many groceries as a dollar would buy in 1914. Most authors call this commodity income or real income.

Real income or "psychic income", according to Mr. King, "is made up of the amount of gratifications yielded by consumption of goods to an individual during a given period of time."[3] This psychic income is much more real than book income or commodity income; but it is a subjective thing and not measurable. For the purposes of this thesis the term real income is used as synonymous with commodity income or the purchasing power of income.

C. The Sources of Money Income.

Sometimes money income is considered limited to the salary or salaries of the wage-earning members of the family. A family income also includes money received as interest or rent

1 Op. cit., p. 108
2 Ibid.
3 Ibid.

from investments, profit on boarders and roomers, the value of garden produce and any chance income. Although the housewife does not earn a wage, she is an income producer. Her contributions in the form of labor and management are in many cases of as much value as the wages of the husband. In a later chapter the housewife's contribution to the family is discussed. In this chapter income is considered as wages received. No studies covering large numbers of people have included the income from these other sources. It is practically impossible, even in investigations covering smaller groups, to get accurate figures because few families keep budgets or accounts of income and expenditures. In ascertaining the share which any group of the population receives of the total income these facts on income from other sources do not seem vital.

> "It seems almost certain that a fall in the share of wages means a lessening in the proportion of the total income received by the working classes and vice versa, for the fraction of the income of the working people obtained from other sources is relatively so small that changes therein would hardly offset fluctuations in the wage share."[1]

D. The Distribution of Incomes.

The problem of ascertaining facts on money incomes is a difficult one. Australia in 1915 took a census of her wealth and incomes. Other studies made in various countries have, like our own, rested on estimates.

1. Studies by Spahr and King.

1 King, The Wealth and Income of the People of the United States, p. 218

Some of the outstanding students of income in the United States have been: Charles B. Spahr, Frank H. Streightoff, Willford I. King and Scott Nearing. Spahr's study was made for the year 1896, and King's for the year 1910. These two independent studies brought out strikingly similar results.[1] Dr. Spahr found that 88 per cent of the people received annually less than $1,200. King found 82 per cent receiving less than $1,200. In the former study 1.6 per cent received over $5,000; in the latter, 1.2 per cent received over that amount. In 1896, according to Spahr, 88 per cent of the people received only 65 per cent of the total income and 1.6 per cent received 10.8 per cent of the total income. King's 1910 figures show 88 per cent receiving 62 per cent and 1.6 per cent receiving 19 per cent of the total income.

King also found that 69.4 per cent of the families received less than $1,000 and 88.6 per cent of the families received less than $1,400 per year. One third of these "families" were single men and women.[2]

2. Study of the National Bureau of Economic Research.

In 1921 a study was conducted by the National Bureau of Economic Research. This was divided into two independent studies, one an estimate of incomes by sources of production made by W. I. King; the other an estimate of incomes received, made by O. W. Knauth. The recently-available income-tax tables

1 Op. cit., p. 218
2 See Table I

Table I--Estimated Distribution of Income among Families of the Continental United States in 1910.*

Family Income	Number of Families	Per cent less than Highest Figure	Cumulative Number of Families
0-800		51.54	14,403,000
0-1,000		69.43	19,402,000
0-1,400		88.62	24,768,000
1,400-1,500	475,000	90.31	25,243,000
1,500-1,600	385,000	91.70	25,628,000
1,600-1,700	306,000	92.80	25,934,000
1,700-1,800	243,000	93.67	26,177,000
1,800-1,900	189,000	94.34	26,366,000
1,900-2,000	142,000	94.86	26,508,000
2,000-2,200	200,000	95.58	26,708,000
2,200-2,400	167,000	96.18	26,875,000
2,400-2,600	141,000	96.67	27,016,000
2,600-2,800	115,000	97.08	27,131,000
2,800-3,000	94,000	97.42	27,225,000
.....			
3,800-4,000		98.39	27,496,000
.....			
-200,000		99.9985	27,944,775
-50,000,000		100.	27,945,190

* Adapted from King, W. I., The Wealth and Income of the People of the United States. Table XLIII, p. 224-225

made this second estimate possible. The data for the study was, however, still insufficient, and the fluctuations of prices, wages and profits during the war made the task more difficult.

Mr. King found that the average annual earnings of employees engaged in all industries was $1078 in 1918. The value of this income at prices of 1913 was only $682, for the purchasing power of income had fallen to 94.3 per cent of its 1913 power. The money income would be a little higher for an employee of average ability who was able to work throughout the year, for the average earnings computed by industries are affected by unemployment and other factors.[1]

The estimate made by Mr. Oswald W. Knauth is based primarily on the income-tax data supplemented by estimates of the number of people not reporting their taxable incomes as well as the amount of under-reporting. In order to obtain data on incomes exempt from taxation, census data concerning the number of persons following gainful occupations was used, and the numbers already accounted for subtracted. The details may be inaccurate, but the main facts brought out in Table II show the trend in the distribution of income. However, $2000 in 1919 is not as high a commodity income as before the war. "Some point between $3000 and $4000 a year in the latter year would be needed to give results comparable in economic significance with

1 National Bureau of Economic Research, Income in the United States, p. 102 Table 20

Table II--Personal Incomes above and below $2,000 per Annum, 1910-1919.*

Year	Income less than $2,000		Income more than $2,000	
	Thousand persons	Per cent	Thousand persons	Per cent
1910	34,352	96.	1,411	4.
1911	34,693	96.	1,379	4.
1912	34,969	96.	1,411	4.
1913	35,343	96.	1,443	4.
1914	35,752	96.	1,444	4.
1915	35,597	95.	2,008	5.
1916	35,366	93.	2,748	7.
1917	34,160	89.	4,363	11.
1918	35,021	87.	5,291	13.
1919	34,233	86.	5,508	14.

* Based on Table XXII, p. 112, National Bureau of Economic Research, Income in the United States.

Table III--A Summary of the Distribution of Personal Incomes in 1918.*

	Simple Distribution		Cumulative Distribution	
Income Class	Number Persons	Per cent Persons	Number under Highest Figure	Per cent under Highest Figure
$500-$1,000	12,530,670	33.35	14,558,224	38.75
1,000-1,500	12,498,120	33.27	27,056,344	72.02
1,500-2,000	5,222,067	13.90	32,278,411	85.92
2,000-3,000	3,065,024	8.16	35,343,435	94.08
3,000-5,000	1,383,167	3.68	36,726,602	97.76
5,000-10,000	587,824	1.56	37,314,426	99.32
10,000-25,000	192,062	.51	37,506,488	99.83
25,000-50,000	41,119	.11	37,547,607	99.94
50,000-100,000	14,011	.03	37,561,618	99.98
100,000-200,000	4,945	.01	37,566,563	99.9933
200,000-500,000	1,976	.005	37,568,539	99.9986
500,000-1,000,000	369	.001	37,568,908	99.9996
1,000,000 and over	152	.0004	37,569,060	100.00

Note: This is an indication of the type of income distribution which probably prevailed in the United States in 1918. Soldiers were left out because they were most unrepresentative of ordinary years.

* Based on Table 27, p. 136 and Table 28, p. 137, National Bureau of Economic Research, Income in the United States, 1921

the pre-war division at $2000."[1]

The best data available are for the year 1918. Table III brings out significant figures on incomes for that year. More than 32¼ million received in 1918 a money income of less than $2000. This number was 86 per cent of the income receivers. 72 per cent received less than $1500, while 94 per cent had less than $3,000.

3. Study of U. S. Bureau of Labor Statistics.

This thesis is especially interested in family incomes. Therefore, the results of a study made by the United States Bureau of Labor Statistics in 1918 are of more value than any other data available. This study was made in 92 localities within 43 states of some 12,000 white families and about 750 colored families. The families were chosen as nearly as possible to conform to the standard family of five. The following exclusions were made:

1. All single men.
2. Childless couples and those with only one child.
3. Families without husbands at work.
4. Those keeping boarders or more than three lodgers.
5. Those with children paying as boarders.
6. Those where more than 25 per cent of the family income was received from other sources than wages.

Table IV gives data on the earnings of these families and of the husband by size of family and income group. Of the

1 Op. cit., p. 113

Table IV--Earnings of Family and of Husband by Size of Family and Income Group, 1918.*

Income Group	Number Families	Per Cent Families	Av. Persons to Family	Av. Family Earnings	Av. Husband's Earnings	Per Cent Husband's of Total Earnings
Under $900	332	2.74	4.3	782	766	97.9
900-1199	2423	20.03	4.5	1,037	1,014	97.7
1200-1499	3959	32.73	4.7	1,294	1,252	96.8
1500-1799	2730	22.57	5.0	1,566	1,488	95.0
1800-2099	1594	13.18	5.2	1,854	1,691	91.2
2100-2499	705	5.83	5.7	2,161	1,786	82.75
2500 and over	353	2.92	6.4	2,684	1,796	66.9
Totals	12,096	100.00	4.9	1,455	1,349	92.73

Total av inc - 1513.

* Taken from Monthly Labor Review, Dec. 1919, p. 29-41.

12,096 families, the total number reported on here, almost one fourth received less than $1200, and more than half received less than $1500, while more than three fourths of the families received less than 1800.

The data on sources of income is not as valuable as it might be for the purpose of this thesis, due to the way the families were chosen. The object was to choose families dependent as largely as possible upon the husband's earnings.[1] The proportion of family income earned by the husbands is, therefore, larger than would otherwise be the case.[2] The proportion earned by husbands varied with localities. On the average, 92.7 per cent was earned by the husbands.

It is often claimed that many families are better off than their wages would lead one to believe, that gardens are one means of augmenting the income. This does not prove true of the families here studied. 44 per cent secured some income from their gardens, but the amount was very small.

4. Study by The National Industrial Conference Board.

The National Industrial Conference Board, an association of employers, undertook a study in 1918-1920. They collected data on the average weekly wage of twelve industries. Table V gives some of these data. The yearly earnings are computed on the basis of fifty two weeks work at the same rate as during the period studied. These periods were unusually busy ones

1 Monthly Labor Review. vol. 9 Dec. 1919 p. 30
2 Ibid.

Table V--Average Annual Earnings of Male Employees in Twelve Industries as Reported by The National Industrial Conference Board.*

Industry	Average Yearly Earnings	
	September 1918	March 1920
Boots and Shoes	$1,228	$1,492
Chemical Mfg.	1,312	1,857
Cotton Mfg.	1,066	1,293
Furniture Mfg.	904	1,189
Hosiery and Knit Goods	1,170	1,438
Leather	1,215	1,569
Metal Mfg.	1,442	1,549
Paper Mfg.	1,206	1,499
Printing and Publishing	1,232	1,647
Rubber Mfg.	1,452	1,889
Silk Mfg.	1,117	1,507
Wool Mfg.	1,192	1,492

* Taken from Douglas, Paul H., Hitchcock, Curtice N. and Atkins, Willard E., The Worker in Modern Economic Society, U. of Chicago Press, Chicago, 1925. Table LII, p. 302

with much overtime; and no allowance is made for unemployment periods during the year. "When we remember that the amount of unemployment over a period of years is probably at least ten per cent, this consideration assumes great importance."[1] Also, since these figures are averages, many receive a lower wage. The highest average yearly earnings for March 1920 were $1889 in rubber manufacturing, and the lowest average annual earnings were $1189 found in the furniture manufacturing industry.*

5. Wage Surveys of the United States Bureau of Labor Statistics.

Few studies of income have been made in the last few years. None of these give data on family incomes, and none are comparable to the 1918 investigation of the Bureau. There appeared in the Monthly Labor Review of August 1927 a table which sums some data on males taken from wage surveys of the United States Bureau of Labor Statistics. It also includes data on railroad labor from the reports of the Interstate Commerce Commission. This table is reproduced as Table VI, and gives the average full time earnings per week for twelve industries, each taken for the year 1924, 1925 or 1926. Here again, (except for the coal mining and railroad industries), no allowance is made for unemployment, so that the actual wage would be lower in many cases. We note that the average earnings for the year 1925 in the motor vehicle industry were $1494. For the highest district in this industry the annual earnings were but $1574.

1 Douglas et al., The Worker in Modern Economic Society, p. 305

* See Table V

Table VI--Average Weekly Earnings of Male Common Laborers in Various Industries and Districts.*

Industry	Average Full-time Hours per Week	Average Full-time Earnings per Week[a] Lowest District	Highest District	All Districts
Lumber (1925)	57.5	10.48	25.27	17.77
Slaughtering and Meat packing All depts. (1925)	50.5	17.04	25.34	21.35
Woolen and Worsted Goods Mfg. (1925)	49.4	20.77	27.82	21.98
Machine Shops (1925)	50.6	11.78	25.32	23.07
Paper Box-board Mfg. (1925)	56.7	13.37	28.05	23.99
Blast Furnaces (1926)	62.4	16.14	27.72	24.34
Foundries (1925)	52.5	14.37	28.67	25.25
Motor Vehicle Mfg. (1925)	50.4	24.02	30.26	28.73
Bituminous Coal Mining (1926)[b]				
Inside Laborers	....	10.34	33.90	22.78
Outside Laborers	....	11.03	37.69	23.58
Anthracite Coal Mining (1924)[c]				
Inside Laborers	....	.....	.....	29.42
Outside Laborers	....	.....	.....	29.45
Metalliferous Mines (1924) Underground	52.1	19.80	27.73	22.04
Railroads-Tract Laborers (1926)[c]	47.5	.....	.....	17.00

a Except Coal Mining and Railroads, in which figures are for earnings and actual hours.

b Weekly earnings computed as equal to 7/15 of half-month earnings reported.

c Weekly earnings computed as equal to 1/52 of the annual earnings reported by the Interstate Commerce Commission.

* Monthly Labor Review, 1927, p. 227

In the woolen and worsted goods manufacturing industry, in 1926, the average earnings for the highest district were only $1,447.[1]

6. Data on Average Earnings in 1927.

The most valuable of recent data on incomes of male wage-earners have been compiled by Agnes L. Peterson, Assistant Director of the Women's Bureau, United States Department of Labor, and are reproduced here as Table VII.

The average actual earnings of unskilled workers in 25 United States industries for the third quarter of 1927 were $24.13 a week. If the worker were employed 52 full weeks of time, his annual earnings would equal $1,255. The skilled and semi-skilled workers were more fortunate, receiving an average weekly wage of $31.09 or an annual wage of $1,617 on the basis of 52 weeks of work.

In three states, New York, Massachusetts, and Illinois, manufacturing industries report monthly on wages; but skilled and unskilled workers are not reported separately. In 39 Massachusetts industries the average weekly wage was $29.12; in 55 New York State industries, $33.25; in 56 Illinois industries, $31.12.

E. Conclusion.

One cannot analyze these data on incomes in this country without realizing that money wages are not as high as some optimists would have us think. There is no doubt that large numbers of unskilled workers are subsisting on a very low

1 Adapted from weekly earnings in Table VI

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The most valuable of recent data on income of male wage-earners have been compiled by Lucy E. Peterson, Assistant Director of the Women's Bureau, United States Department of Labor, and are reproduced here as Table VII.

The average annual earnings of unskilled workers in 55 United States industries for the third quarter of 1927 are $832.12 a week. If the worker here employed 52 full weeks of time, his annual earnings would equal $1,[illegible]. The skilled and semi-skilled workers here were informants, averaging an average weekly wage of $21.09 or an annual wage of $1,[illegible] on the basis of 52 weeks of work.

In three states, New York, Pennsylvania, and Illinois, manufacturing industries report monthly on wages; all skilled and semi-skilled workers are reported separately. In 22 manufacturing industries the average weekly wage was $24.15; in 27 non-U.S. State industries, $20.[illegible]; in 26 Illinois industries, $21.12.

5. Conclusion.

The author analyzes these data on income in this manner without realizing that some wages are not so. It is some certainly would have us so do. There is no doubt that a number of unskilled workers are subsisting on a very low

[illegible] from [illegible] industries in Table V.

Table VII--Average Earnings of Male Wage Earners in Manufacturing Industries, Third Quarter of 1927.*

Group Reported	Number of Plants Reporting	Total Number of Employees, Both Sexes	Average of Actual Weekly Earnings of Males	Average of Annual Earnings of Males-- If Employed 52 Weeks	If Employed 50 Weeks
United States, 25 industries [a] total.	1,600	771,000	$29.59	$1,539	$1,479
Unskilled----------	.....	.....	24.13	1,255	1,206
Skilled and semi-skilled----------	.....	.....	31.09	1,617	1,554
New York State,					
55 industries [b]----------	1,600	470,000	33.25	1,729	1,662
Massachusetts,					
39 industries [c]----------	1,000	230,000	29.12	1,514	1,456
Illinois,					
56 industries [d]----------	1,100	250,000	31.12	1,618	1,556

a National Industrial Conference Board. Wages in the United States, 1914-27. New York, 1928, p. 18, 30

b New York. Department of Labor. Industrial Bulletin, August-October, 1927

c Massachusetts. Department of Labor and Industries. Press releases on Employment and Earnings, August-October, 1927

d Illinois. Department of Labor. Labor Bulletin, August-October, 1927

* The Annals of the American Academy of Political and Social Science, May 1929, p. 82

income. In spite of this, one reads about the high level of wages, and there is an idea prevalent that most of the American people are on "easy street." Yet, "in 1927, 82 per cent of the population paid no income tax because their incomes fell below $2,000."[1]

It is only when these money incomes are compared with the budgets necessary to maintain a family that the inadequacy of present wages is fully revealed. Therefore, budgets and costs of living are discussed in the following chapter.

1 Quoted from New York Times, April 4, 1927, by Goodsell, Problems of the Family, p. 115

Chapter II

The Cost of Living

A. Adequacy of Income is Determined by Buying Power.

Adequacy of income is not to be determined by the money wage, but by what the money wage will buy. It is the real wage or the purchasing power of the wage which is all important to the worker. When we consider this real wage we find the fallacy in the much-talked-about prosperity of the workers today. When we have before us figures on the cost of living for a minimum health and decency standard, and compare these with low incomes, we begin to realize how inadequate a life many families have.

B. The Process of Finding the Cost of Living.

In an investigation of the cost of living there are three things to be done. First, the standard of living which is to be measured must be chosen. A standard of living is the sum of goods and services which an individual, a family or a group of people consider necessary for their maintenance. There is a difference between the standard of living and the cost of living. The cost of living is the money cost of a given standard. The standard may remain the same; but the cost of this standard varies from time to time and from place to place. Two families might decide on the same amount of eggs and meat required in their standards; yet a Massachusetts family would have to pay nearly twice as much for meat and eggs as a Minnesota family. Again, a family living in a village of Minnesota pays less for these items than one whose home is in St. Paul. The cost of a given standard may fluctuate from month to month and from year to year in the same community.

In the second place, the size and composition of the family to whom the standard is to be applied must be determined.

Thirdly, prices must be collected covering the various items, and the total cost of the given standard for the particular family can then be determined.

C. The Standard of Living.

1. Factors Determining the Standard.

The following definition brings to our attention the factors involved in a standard of living:

> "A standard of living is a measurement of life expressed in a daily routine which is determined by income and conditions under which it is earned, economic and social environment, and the capacity for distributing the income."[1]

a. A standard of living is limited most decidedly by the income. Although a family may consider certain goods and services necessary to their standard of living, they can not spend more than their income and continue to do so for an indefinite period of time. Thus, the standard both as to quantity and quality of goods and services has to be cut to fit the income.

b. The conditions under which money is earned also affect the standard. A girl working in an office has to attain a certain standard of dress, whereas her sister in the factory need not be so much concerned about the clothing budget. A man on a "white-collared" job may find it necessary to purchase his lunches instead of carrying a lunch box as many factory hands do.

"The salaried worker must live up to certain conventions

1 Tucker, Frank, Charities and Commons, vol. 17, p. 300

of dress and surroundings at peril of forfeiting the chance to earn a living."[1]

c. Economic environment is one of the strongest factors determining the standard of living. The standards our grandparents had were very different from ours. This is not due as much to income and occupational conditions as it is to the changing economic environment. The progress of civilization has brought a new set of wants. A Cape Cod captain explained it like this:

> "My father wanted fifteen things. He didn't get 'em all. He got ten and worried over the other five. Now, I want forty things, and I get thirty, but I worry more about the other ten that I can not get than the ole man used to about the five he couldn't get."[2]

There are many more things to want and need today. Our forefathers didn't know of washing machines, electric irons, vacuum cleaners, radios, automobiles, telephones and furnaces, as well as silk hosiery and cosmetics. To the multiplication of material wants we must add the desire for personal development and a better education. Among many workers' families there is the feeling that the children must have a higher education than they, the parents, had to start life.

Occasionally we hear criticism against those families, who, on a lower income, try to attain the standards of a higher class. The family is not entirely responsible for this continual struggle for they can not escape the rising standard of living. The law requires children to attend school longer,

1 Abel, Mary H., Successful Family Life on the Moderate Income, p. 215
2 Brooks, John G., The Social Unrest, p. 96

while the child-labor laws prevent their adding to the family income. City housing regulations make rents higher; and state and city regulations raise the health standards for the workers.

Some of the factors actively increasing the number of wants today are: advertizing, the department store, fashions, the newspaper, the "movies" and the evidences of luxury enjoyed by upper classes. "The most successful commercial minds in America are in a conspiracy against the poor housewife to make her discontented with her lot by increasing her desires."[1] They make us feel that without a certain kind of soap or soup we can not be happy.

d. The social environment has a decided influence upon the standard of living. A family might more easily achieve a degree of satisfaction in its scale of living, were it not for the attempt to "keep up with the Joneses". This contest causes much unhappiness, especially if the Joneses are intimate friends or relatives.

> "It has always been and always will be the habit of society to measure your success or failure by your ability to live up to certain accepted standards."[2]

The economic and the social environment have such a strong influence in forming standards of living that it has been stated "that the struggle in America is not a struggle for existence--it is a struggle for standards."[3]

e. The capacity for distributing the income is of vital importance in achieving a certain standard of living. No matter

1 Myerson, Abraham, The Nervous Housewife, p. 125
2 Abel, Op. cit., p. 216
3 Gillin, Dittmer and Colbert, Social Problems, p. 314

what the income is, the standard of living of the family depends upon its wise distribution. In most families this is largely the task of the housewife. She must judge what things are necessaries and what are luxuries and must understand values and prices in order to be a thrifty buyer. The result of these activities is sometimes called, "household management income".[1] Certain jobs carried out in the home assist in a wise distribution of money income. Although some of these jobs may be done by other members of the family, the larger part of what we may call "labor income" in the home is the result of the housewife's work. Because household labor and household management are difficult to measure in exact money value, they are treated here as important ways of raising the standard of living possible on the money income.

In all minimum cost of living budgets the labor of the housewife is considered necessary. She is expected to make clothing whenever she can save by so doing, to bake and do the family laundry as well as any other work which will help make the money income go far enough to cover the standard of living.

> "The wife's unpaid services as routine worker and as housemanager are, for smaller and moderate income families, often worth in money an amount not less than the money income contributed to the family's living by the husband's outside employment."[2]

2. Different Standards of Living.

A number of studies of standards of living have been made. For the purpose of this thesis only the more recent ones are

1 Andrews, Benjamin R., Economics of the Household, p. 43
2 Andrews, Op. cit., p. 50

of value.

a. Benjamin Andrews classifies all families according to the following six groups:[1]

Standards	1925 Cost
The sub-standard	.....
The minimum standard	$1200-1500
The comfort standard	1800-2200
The moderate income standard	2500-5000
The liberal income standard	6000-20000
The super-liberal standard	25000 or more

b. Mary Hinman Abel chooses as her "moderate income family" that six per cent of the families which in 1910 received incomes of $1400 to $2000, equivalent in 1921 to incomes of $2,500 to $3,500. She suggests that some familes having higher incomes might also be included in this group,--"all families, in fact, in which the financial margin above the minimum is only enough when supplemented by the housewife's full-time service, to secure some freedom in ordering the life."[2]

c. Newel H. Comish finds four standards of consumption in our country:[3]

(1) The pauper standard of life which barely keeps the family from serious debt and charity.

(2) The minimum of subsistence standard which provides for the bare essentials in material things.

(3) The health and comfort standard providing not only food, shelter and bodily covering, but some comforts such as respectable clothing, insurance for the major

1 Op. cit., p. 86-87
2 Successful Family Life on a Moderate Income, p. 5
3 The Standard of Living: Elements of Consumption, p. 62

misfortunes, a degree of education and some amusements.

(4) The standard of luxury including all the necessities and comforts as well as the luxuries desired.

According to Mr. Comish's estimates made in 1923, 16.7 per cent of all families in the United States were on or below the pauper level, 38.84 per cent were on the minimum of subsistence level, 44.64 per cent enjoyed the health and comfort standard, and 3.82 per cent lived in luxury.

d. Paul Douglas has arranged a division which introduces a class between the minimum of subsistence level and the health and comfort level. His classes form a good working division.[1]

(1) The Poverty Level.

The families on this basis are not on a basis of self-support permanently. Even though the income is distributed with care, it is not sufficient for the physical needs of the family of moderate size. There is undernourishment and poor housing, with no provision for the replacement of furniture and household equipment. Fuel gathering is common at this level, and there is no way of meeting unexpected expenses. In the larger American cities in 1925, families with an income of $1,000 to $1,100 were at this level.

(2) The Minimum of Subsistence Level.

Families living on this level receive enough to cover the bare necessities of life, but there is nothing for emergency or for social pleasures. If something

1 Douglas et al., The Worker in Modern Economic Society, p. 283-7 and Douglas, Paul, Wages and the Family, p. 5-6

goes for entertainment, it must be at a sacrifice of food or some other essential. The income for this standard would fall somewhere between $1,100 and $1,400 in 1925.

(3) The Subsistence-plus Level.

This is also called the minimum health and decency level. It provides not only the material things of life but a few social necessities. The budget may include such items as car-fare, insurance, some medical attention, and recreation. Housing conditions are improved at this level. In 1925 an income of $1,500 to $1,800 would provide this standard for a family in most cities.

(4) The Comfort Level.

This is the level meant when one hears the expression, "the American standard of living". The food item does not change a great deal in this budget; but there are increases in the percentages allowed for clothing, rent, insurance, recreation, education and sundries. This is a minimum of comfort standard. When the sundries are 25 per cent of the budget a family may be considered on this level. In 1925 the cost was between $2,000 and $2,400.

e. Ideas differ as to what a normal standard of living should be. The Chicago Standard Budget for Dependent Families states the normal standard as follows:

"The minimum normal standard must furnish everything necessary for a manner of living that will make possible a high standard of physical, mental and moral health and efficiency for adults, the full physical and mental growth

and development of children, and provision for their moral welfare."[1]

There is no doubt that, according to this definition, large numbers of people in the United States are not enjoying a normal standard of life.

D. The Size and Composition of the Family.

Families are of all sizes. In order to work out in detail a cost of living budget it is necessary to choose a typical or standard family. The composition of the family is also important, for the ages of the children are a significant factor in practically every item of the budget.

1. Family of Five Chosen by Statisticians.

For the purpose of statistical studies the normal American family has, in recent years, been considered as father, mother and three children below fourteen or fifteen years of age. This family was chosen for two reasons:

a. It was thought the closest to the average family.

b. It is necessary that each family have three children in order to perpetuate the race.

2. Objections to This Family as Average.

a. There have been some objections to this family being chosen as the standard. One objection is that the average working class family does not have three children below fourteen at any one time; and when this is the case there are usually one or more children above working age.

b. Paul Douglas criticizes the choice of a family of five

1 Groves, Ernest R., Social Problems of the Family, p. 228

as the average because:[1]

(1) The studies have excluded all single men from consideration. More than one fourth of all the adult male workers are single.

(2) The studies have counted sons and daughters of the family who were self-supporting.

(3) In some studies the families are especially selected to conform to the family of five.

(4) The arithmetic average is recognized as a poor method of presenting facts. The median or mode would show the situation better.

The Industrial Conference Board, an association of employers, base the cost of living for a family today on four members, instead of five, claiming that four is the correct average family.[2]

3. Why We Accept This Family as Average.

At the present time we lack information concerning the number of families who are of the standard family of five. It would be well to know not only the proportion of this size, but the percentage of families larger and smaller than the accepted standard. Most of the budgets which are presented here use the family of five. Since many standards do not allow for the start in life, including furniture and necessary household goods, and do not take into consideration the cost of child-birth, as well as provision for old age and

1 Wages and the Family, p. 39
2 Worcester, D. L. W., "This Amazing Prosperity," The Survey, Nov. 1928, p. 123

adequate protection for illness and death, it does not seem wise to reduce our standard family without more justification than the facts available at present can give.

> "Of course, the average number of dependent children in the wage-earner's family can not always be 'three under fourteen'--but no smaller group is a safe standard for setting wages. Unless wages are high enough for that type of home, families will be below the poverty line when children are small and society can not permit that. Further, as these children grow older and themselves earn and help, the continuance of this family wage on the three-child basis will but make possible necessary saving for old age. Society has no right to mortgage the earnings of the child over fourteen to bring up younger brothers and sisters, nor can the wife's earnings or income from lodgers be relied upon in a socially acceptable standard."[1]

E. The Cost of Living: A Study of Budgets.

The most valuable recent investigations of standards of living and their costs have been compiled by the Bureau of Applied Economics, Washington, D. C. in bulletin number seven, called "Standards of Living". This bulletin, published in 1920, assembles studies of the United States Bureau of Labor Statistics, of the National Industrial Conference Board, and of the Philadelphia Bureau of Municipal Research.

1. Minimum Quantity Budget Necessary to Maintain a Worker's Family of Five in Health and Decency.

This study made by the United States Bureau of Labor Statistics in 1920 is of value to the country at large; for it may be applied to any locality, at any time, with few changes. The cost of the various items of the budget when ascertained at the prevailing prices of a town or city equal to the cost of living for the standard family in that community.

1 Andrews, Economics of the Household, p. 112

a. The Standard of Health and Decency Defined in Budget Items.

The minimum health and decency standard chosen for this budget is slightly higher than the minimum of subsistence level which provides only an animal existence. The budget level is characterized as follows:

(1) A sufficiency of nourishing food to keep the family in health.

(2) Housing in low-rent neighborhoods with barely enough rooms to maintain decency, and with light, heat and toilet facilities in accordance with health and decency.

(3) The upkeep of kitchen and other household equipment necessary for health. This does not include any furniture replacing.

(4) Clothing sufficient for warmth and good enough so that the family may appear in public without loss of self-respect.

(5) A surplus over the above expenditures which would permit such necessary demands as street-car fares to and from work, a modest amount for insurance, medical and dental care, contributions to church, labor and benefit organizations, occasional simple amusements, and a daily newspaper.[1]

b. Methods Used in Composing the Budget.

This budget was most carefully worked out. In order that the food budget be exact, a study of actual workingmen's families was made.. It was recognized that the quantity and

1 Condensed from Bulletin 7, p. 27

quality of food necessary for an individual depend upon sex, age, size, character of work and other conditions; and the factors causing the most variation were dealt with. This was done by: (1) finding the standard food requirement in calories per man per day; (2) the use of a standard table giving the food requirement of women and children in terms of the equivalent male adult.

Table of Food Requirements[1]

Male, 15 years and over	1.00	units
Female, " " " "	.90	"
Children, 11-14 years, inclusive	.90	"
Children, 7-10 " "	.75	"
Children, 4-6 " "	.40	"
Children under 4 years	.15	"

The family chosen as the average for this study was made up of father, mother, a boy eleven years old, a girl five years old and a boy of two years. Therefore, the food requirement was that of 3.35 adult males.

Similar care was taken with the household equipment budget. This was based on 100 actual schedules showing expenditures for one year for necessary equipment.

In making out a clothing budget it is difficult to know just what is the minimum for health and decency. When questions arose concerning articles of clothing they were crossed out of the budget.

c. The inadequacy of the budget is pointed out:

"It needs to be emphasized that the budget level adopted in the present study is in no way intended as an ideal budget. It was intended to establish a bottom level of health and decency below which a family can not go without danger of physical and moral deterioration. This budget

1 Op. cit., p. 1

Table VIII--Budget for a Government Employee's Family in Washington, D. C., 1919*

1. Food			773.93
2. Clothing			
Husband	121.16		
Wife	166.46		
Boy, 11 years	96.60		
Girl, 5 years	82.50		
Boy, 2 years	47.00		
		-----	513.72
3. Housing, fuel and light			428.00
4. Miscellaneous			
Upkeep of house	70.00		
Laundry work	104.00		
Cleaning supplies and services	32.92		
Health	80.00		
Insurance			
Life	110.00		
Furniture	1.50		
Car fare			
Husband, 600 rides	30.00		
Wife and children, 300 rides	15.00		
Amusements and recreation	20.00		
Newspapers	8.40		
Organizations			
Church	13.00		
Labor	10.00		
Incidentals[a]	52.00		
		-----	546.82
Total Budget at Market Price		-----	2,262.47
(Possible Saving by Thrifty Family)			
1. Food (7½ per cent)	58.04		
2. Clothing (10 per cent)	51.37		
3. Housing	30.00		
4. Miscellaneous	107.50		
Total Economies			246.91
Total Budget minus Economies		-----	2,015.56

* This is a summary of the budget on p. 30 of Bulletin 7, Bureau of Applied Economics.

a One dollar per week is allowed. Such items as stationery, postage, ink, tobacco, phoning, etc., might be included here.

does not include many comforts which should be included in a proper "American standard of living".[1]

Some of the things which are not allowed in this budget are: savings, adequate insurance, vacations, books and other educational means, and sufficient medical attention. It is necessary that the married partners have their furniture and other equipment purchased before they undertake the establishment of a home. Otherwise they must pay for it before they have too many children.

2. Cost of Minimum Quantity Budget for Health and Decency.

The cost of this budget was ascertained at market prices in August 1919 for a government employee's family, Washington, D. C. Table 7 gives a summary of the budget. The cost totaled $2,262.47 for the standard family of five. A thrifty family in which the wife did all the work possible in the home, and had unusual ability in management, might be able to get along on $2,015.56 if they were fortunate.[2]

The Labor Bureau, Inc. found the cost of this standard in various sections of the country. In Brooklyn its cost was $2,342; in Chicago, $2,499; and in San Francisco, $2,600.[3]

3. Ogburn's Studies.

Professor William Ogburn made a careful study of the cost of a health and decency standard of living for a miner's family of five in December 1919. His result was $2,116.94.[4]

1 Op. cit., p. 28
2 Ibid.
3 Worcester, "This Amazing Prosperity," The Survey, Nov. 1926, p. 152
4 Bureau of Applied Economics, Bulletin 7, Standards of Living, p. 64-81

Dr. Ogburn, using the quantity budget of the United States Bureau of Labor, found the comfort and decency standard for workers in bituminous mining towns in January 1920 priced at $2,243.94.[1]

4. Beyer's Study.

In 1918 the Philadelphia Bureau of Municipal Research estimated the cost of living on a minimum "health and comfort" standard in that city. This study directed by Davis T. Beyer was based on an investigation of 260 actual family budgets. For a workingman's family of five the cost of this budget was $1,636.79 in the fall of 1918.[2] This budget was revised in November 1919 to $1,803 and in August 1920 to $1,988.

5. Studies of the National Industrial Conference Board.

In 1919 the National Industrial Conference Board estimated the cost of living for the standard family in two Massachusetts cities: Lawrence and Fall River.[3] In Lawrence the cost of a subsistence standard was figured at $1,325.79, and the cost of a health and decency standard at $1,655.04. The lower level in Fall River was estimated at $1,267.76 and the higher level at $1,573.90.

These costs were based upon a commodity budget which the Board considered a "fair minimum" for a family of five. Adjusting this commodity budget to local conditions, they found the cost of living at this standard in various communities. Some

1 Andrews, Op. cit., p. 108
2 Bureau Applied Economics, Op. cit., p. 64-81
3 Ibid.

of these costs were:[1]

Cincinnati, Ohio	May 1920	$1,692.50
Worcester, Massachusetts	June 1920	1,733.35
Carolina cotton towns	Feb. 1920	1,410.00
Detroit	Sept. 1921	1,698.00
Anthracite region of Pennsylvania	Feb. 1922	1,322.00

In 1927 the Board made a study of the cost of living for a worker's family in twelve industrial cities. These cities were chosen according to size; four were large, four medium-sized, and four small cities. The cost of living is called an "average minimum" for "maintaining a fair American standard." Yet, the items in the budget are very low. The food standard is not as high as that allowed the federal prisoners in Atlanta, Georgia.[2] No provision is made for savings. Furthermore, the family chosen is not the standard used in other budget studies, but a family of four. They have dropped one "statistical child" and thereby lowered the family cost of living substantially. In 1926 the Board estimated the cost in New York City for a family of five as $1,880. In 1927 they estimated the cost for a family of four living there as $1,660.

The cost of living in these twelve industrial cities is tabulated in Table 9. It ranges from $27.73 per week in Marion, Ohio, to $31.92 per week in New York City.

6. Other Studies.

Very few scientific studies have been made in recent years. In March 1923 the Chicago Council of Social Agencies found that

1 Andrews, Op. cit., p. 108 and Douglas, Wages and the Family, p. 8

2 Worcester, "This Amazing Prosperity," The Survey, Nov. 1928, p. 126

Table IX--Average Minimum Cost of Maintaining a Fair American Standard of Living for the Family of an Industrial Worker, His Wife, and Two Children, in Twelve Industrial Cities in 1927.*

Locality	Weekly Cost	Yearly Cost
Large cities:		
Boston	$31.30	$1,628
Cleveland	29.83	1,551
New York	31.92	1,660
Philadelphia	31.31	1,628
Medium-size cities:		
Dayton, Ohio	$28.91	$1,503
Reading, Pa.	31.12	1,618
Springfield, Mass.	30.17	1,569
Syracuse, N. Y.	30.80	1,602
Small cities:		
Butler, Pa.	$27.87	$1,449
Leominster, Mass.	28.05	1,459
Lockport, N. Y.	30.13	1,567
Marion, Ohio	27.73	1,442
States:		
New York	$31.60	$1,643
Pennsylvania	30.22	1,571
Massachusetts	29.84	1,552
Ohio	29.08	1,512

* National Industrial Conference Board. The economic status of the wage earner in New York and other States. New York, 1928, p. 85 and 90.

a subsistence level of living in that city cost $1,170.[1]

The Family Welfare Society of Boston made an investigation with the conclusion that at least $36 a week for fifty-two weeks was necessary to support a family of five in health and decency.[2] The annual cost of this would be $1,872.

There is a study under way at the present time which should prove valuable in any discussion of inadequate and prosperous wages. The United States Bureau of Labor is co-operating with the International Labor Office in an investigation of the famous seven dollar a day minimum wage paid in the Ford plant. Six women are in Detroit studying the living conditions of Ford employees in order to form a commodity budget showing what standard this wage makes possible. The purpose of the study is to equalize real wages of European and American Ford employees. Incidentally, the study may throw light on the fallacy in the prevalent idea that a seven dollar a day wage will make a working man wealthy.[3]

7. A Table of Budgets.

Paul Douglas has arranged a number of the best budget studies in a table giving the year, city, author of budget and its amount. He has classified these "on the basis of internal evidence" into poverty, subsistence, subsistence plus health and decency, and comfort standards. An extract of this table is compiled as Table 8 in order that the budgets described here as well as others worthy of note may be presented in form

1 Douglas, Loc. cit.
2 Goodsell, Problems of the Family, p. 118
3 League of Nations News, Vol. 7, Feb. 1930, p. 9

convenient for the reader.

Table X--Total Amounts Required to Support the Standard Family of Five According to Various Budgets.*

Time	City	Author	Amount of Budget			
			Poverty	Subsistence	Subsistence plus Health and Decency	Comfort
1907	New York	Chapin			$825	
1913-1915	Philadelphia	Cotton and Little			1,070	
1918	Eastern Industrial centers	Ogburn		1,386		
1918	Eastern Industrial centers	Ogburn			1,760	
1918	Philadelphia	Beyer			1,637	
Aug. 1919	Washington	U. S. Bureau of Labor Statistics				2,262
Oct. 1919	Fall River, Mass.	Natl. Ind. Conf. Board		1,268	1,574	
Nov. 1919	Lawrence, Mass.	Natl. Ind. Conf. Board		1,386	1,658	
Jan. 1920	Bituminous mining towns	Ogburn				2,244
Jan. 1920	West Hoboken, etc.	Natl. Ind. Conf. Board		1,610		

Table X--Total Amounts Required to Support the Standard Family of Five According to Various Budgets--Continued

Time	City	Author	Amount of Budget			
			Poverty	Subsistence	Subsistence plus Health and Decency	Comfort
Feb. 1920	Three Carolina Cotton towns	Natl. Ind. Conf. Board		1,410		
May 1920	Cincinnati	Natl. Ind. Conf. Board			1,692	
June 1920	Worcester, Mass.	Natl. Ind. Conf. Board			1,733	
Oct. 1920	Chicago	Council of Social Agencies			1,666	2,322
Nov. 1920	New York	Labor Bureau, Inc.				2,633
1920	Meriden, Conn.	Associated Charities			1,430	
1920	San Francisco Los Angeles & Sacramento	Blum & Peixotto				2,292
1921	Sacramento	Blum & Peixotto				2,050
March 1921	New York (Harlem)	Labor Bureau, Inc.				2,335
Aug. 1921	Philadelphia	Beyer			1,847	

Table X--Total Amounts Required to Support the Standard Family of Five According to Various Budgets--Continued

Time	City	Author	Amount of Budget			
			Poverty	Subsistence	Subsistence plus Health and Decency	Comfort
Sept. 1921	Detroit	Natl. Ind. Conf. Board			1,698	
Nov. 1921	Chicago	Labor Bureau, Inc.				2,446
March 1921	Philadelphia	Labor Bureau, Inc.				2,385
June 1921	Schenectady, N. Y.	Labor Bureau, Inc.				2,067
Feb. 1922	Anthracite region of Pa.	Natl. Ind. Conf. Board			1,322	
March 1923	Chicago	Council Social Agencies		1,170		

* Douglas, Paul, Wages and the Family, p. 7-8

Chapter III

Are Incomes Adequate?

A. A Comparison of Incomes with the Cost of Living.

1. In 1910.

Willard I. King estimated in 1910 that 51.5 per cent of the wage-earners representing almost fourteen and a half million, received less than $800 per year. Chapin's well-known study of the cost of living for a worker's family on a subsistence standard totaled $825 in 1907. Between 1901 and 1910 the cost of living increased 20.5 per cent.[1] Therefore, it is probable that the cost of living in 1910 was a little higher than the 1907 figure, and there were more people living below the subsistence level.

2. In 1918.

a. Personal Incomes.

According to King's figures in the National Bureau of Economic Research report (Table II) the average annual earnings of all employees in all industries was 1,078 in 1918. The Philadelphia cost of living study for that year is considered a most conservative one. Although called a "health and comfort" standard, Douglas classifies it on the "subsistence plus health and decency" level. It is evident that the average wage in 1918 was far below the Philadelphia standard of $1637. When we consider that many exist on an income lower than the average, the extent of inadequate income in 1918 is astonishing.

In the same report Mr. Knauth finds 72 per cent of the wage-earners receiving less than $1500, which is $137 lower

1 Parmelee, Maurice, Poverty and Social Progress, p. 92

A. Comparison of Incomes with the Cost of Living.

1. In 1910.

Allard I. Ring estimated in 1910 that $1.8 per cent of the wage-earners respondents earned between one & half million (earned less than $600 per year). Dublin's well-known study of the cost of living for a workman's family on a subsistence standard applied both in 1907. Between 1901 and 1910 the cost of living increased 20.2 per cent.[1] Therefore, it is probable that the cost of living in 1910 was a little higher than the 1907 figure, and there were a lot people living below the subsistence level.

B. In 1920.

a. Personal Income.

According to Tuttle's figures in the Statistical Abstract of the United States (Table IV) the average annual earnings of all employees in all industries was 1,099 in 1919. The "Industry" is made up of higher salary for that year's increased cost of living, and a small cause relative cause. Although Dublin's "Health and Economic" is nearly. Douglas's analysis is on the "usual" cost of living "economy" level. It is well-nigh that the average income i.e. the 1919 was the subsistence level or of slow. There is indicated that only half an income is less than average. The author of "Economics" says in 1920 is a fair wage.

In the same report Mr. Hubert reads 73 per cent of the wage-earners receiving less than $1200, which is fairly lower

[1] Dublin, Hurlbe. Industry and Social Insurance. p. 22

than the Philadelphia standard; 39 per cent had incomes of $1,000 or less, (Table III).

It may be contended that individual incomes can not be compared with a family cost of living, because there are so many families with more than one breadwinner. This complaint is, in some measure, justified.

b. Family Incomes.

The best study of incomes is that of the United States Bureau of Labor Statistics, (page 7). These 12,096 families had an average of 4.9 persons to the family, with the husband as chief wage-earner. More than half of these families received a total income of less than $1,500 in 1918.

The cost of the standard budget for a government employee's family living in Washington, D. C. in August 1919, was $2,262.47, (Table VIII). The cost of living at that time was about 174 per cent of its 1914 level, and in 1918 it was 158.6 of this level.[1] Therefore, the cost of living according to this standard for 1918 would be approximately $2,062. The 12,096 families were studied in 92 localities and 43 states. Basing an estimate on the cost of this budget given for various sections of the country, and allowing for changes in the cost of living between the dates of these studies, it is conservative to state that the cost of this budget would fall somewhere between $1,950 and $2,000 in 1918 for the country at large.

Three fourths of the families studied by the Bureau of

1 Figures based on those in Andrews, Economics of the Household, p. 110

Labor Statistics received less than $1,800, and another 13 per cent averaged $1,854 per family.

3. In 1920.

The study made by the National Industrial Conference Board of the average male earnings in twelve industries pre-supposes fifty-two weeks of work a year for all the employees, (Table V). The average annual earnings computed according to the weekly earnings of March 1920 were $1,889 in the highest, the rubber, industry, and $1,189 in the lowest, the furniture, industry. The average male wage in cotton manufacturing was $1,293. Yet, in 1919 when the cost of living was much lower than in 1920, the Board itself estimated the cost of a fair minimum for Fall River, a cotton-mill city, at $1,573.90. The Board's estimates for other industrial cities are all higher than the one for Fall River.

The cost of the standard budget for a government employee's family had soared in March 1920 to $2,532.40.

4. In 1924.

a. Industrial Workers.

Ogburn's budget for a miner's family, a lower standard than that of the United States Bureau of Labor Statistics, cost $2,119 in December 1919. The cost in 1924 would be about $1,847 for the cost of living curve had gone down. Yet, anthracite-coal miners received on the average only $1,531.40 in the year 1924; and bituminous-coal miners averaged the much smaller sum of $1,185, (Table VI)

b. All Gainfully Occupied.

An estimate of the approximate division of the national

income for 1924[1] shows that wage-earners exclusive of farmers made up 63 per cent of the gainfully occupied. The average income for this group comprising twenty seven millions was $820. Such workers as shopkeepers, professionals, salaried employees in managerial and supervisory capacities, are classified as non-wage-earners. Of this class almost seven millions, 16 per cent of the total population gainfully occupied, received incomes below $3,000; and the average income was $1,360.

What did it cost these people to live? Allowing for the slight decrease in the cost of living between the fall of 1918 and 1924, we find Beyer's Philadelphia standard costing $1,604 in July 1924; the higher government budget, $2,125. It is plain that there would have to be two or three breadwinners in a family in order that these low standards might be attained.

5. In 1926--Clerical Workers.

Allowing for the lower prices, the standard for a government employee's family (Table VIII) in 1926 cost $1,993.

A study by the National Industrial Conference Board, "Clerical Workers in the United States, 1926," lists nine positions which clerical workers hold.[2] In only two of these, cashiers and head bookkeepers, was the median salary for men high enough to provide this standard of health and decency. In six of the positions the median salary for men was less than $1,600.

A study in Massachusetts found 32.2 per cent of the men

1 Corey, Lewis, "Is Income More Equally Distributed?" The New Republic, Jan. 26, 1927, p. 272
2 Coyle, Grace, Jobs and Marriage, p. 69

receiving $40 per week, $2,080 per year if they worked 52 weeks.[1]

6. In 1927.

It has already been stated that the National Industrial Conference Board takes a very low standard as a "fair American standard" of living. Furthermore, their study made in 1927 eliminates the third child, commonly accepted by statisticians as a member of the average worker's family, and bases the family cost of living on four members.

The cost for this smaller family in Massachusetts was $1,552, (Table IX). Yet the average wage in thirty-nine Massachusetts industries was $1,514, (Table VII). This is on the basis of 52 weeks of work. In fifty-five New York industries the average wage was $1,729 for 52 weeks of work; and the cost of living for that state was $1,643. If the worker doesn't lose any time through sickness or slack times in the industry, and if he has only two children, the New York State family is able to live on a little higher standard than that proposed by the Board. But who imagines that all these "ifs" work out favorably for the average worker's family?

Taking only the unskilled workers in twenty-five industries operating in the country at large, the average wage in 1927 was $24.13 a week or $1,255 for a 52-week year.

B. Inadequacy of Incomes.

The facts presented here are taken from employers'

1 Op. cit., p. 71

receiving $20 per week, $1,040 per year if she worked 52 weeks.

5. In 1927.

It has already been stated that the National Industrial Conference Board takes a very low standard as a "fair American standard of living." Furthermore, their study made in 1927 includes the girl child, generally supported by statisticians as a factor of the average worker's family, and hence the family budget of living on four members.

The cost for this modest budget in Massachusetts was $1,500. (Table IX). Yet the average wage in thirty-nine dressmaking industries was $1,016. (Table VIII). This is on the basis of 50 weeks of work. In fifty-five New York industries the average wage was $1,038 for 50 weeks of work; and the cost of living for four where was $1,600. If the worker loses any time through sickness or other causes in the industry, she is no longer two families. The New York data doubtly is safe so lives on a little higher standard than that suggested by the Board. But we remember that all these "fair" wages not necessarily for the average worker's family.

Taking only the unskilled workers in twenty-five industries in the country at large, the average wage in 1927 was $25.12 a week or $1,256 for a 50-week year.

b. Insufficiency of Income.

The figures presented here are taken from employers'

1 Op. cit., p. 71

organizations, family welfare societies, the various bureaus of the United States Department of Labor, and similar groups. The unbiased truth is that for the majority of families, an income based entirely on the father's wage is not sufficient for a decent standard of living. Moreover, in many families one or two child-laborers would not be able to augment the father's income enough so that a standard of health and decency could be maintained.

> "Families with two or more dependent children...find it difficult to subsist on prevailing wages, and a large proportion of them are in actual need, the intensity of which increases as the number of dependent children increases."[1]

> "...nowhere in all the land any evidence of a single industrial group in which the annual income of a wage-earner is sufficient to enable him to support a wife and three small children in accordance with the low standard set by a group of employers;"[2]

C. Irregularity of Incomes.

Inadequacy of incomes is due not only to low incomes but to irregularity of incomes. All the studies of the National Industrial Conference Board which are presented above, are based upon weekly wages. Annual wages have been computed as fifty-two pay envelopes. Yet, many workers do not earn this wage.

It is evident that the vast army of unemployed suffer from lack of income. What is not so readily recognized is that many of those who have jobs are unemployed a part of the year.

1. Loss of Time Due to the Industry.

1 Douglas, Paul, Wages and the Family, p. 260
2 Worcester, D. L. W., "This Amazing Prosperity," The Survey, Nov. 1928, p. 183

organization, fully welfare conversion, the various bureaus of the United States Department of Labor, and similar groups. The analysed trait is that for the industry of textiles, an income based partly on the factory's wage is not sufficient for a decent standard of living. Moreover, in many families one or two child-labor wages would not be able to augment the factor's income enough so that a standard of health and decency could be maintained.

"Families with two or more dependent children...find it difficult to subsist on prevailing wages, and a large proportion of them are in actual need, the intensity of which increases as the number of dependent children increases."[1]

"...nowhere in all the land any evidence of a single industrial area in which the annual income of a wage-earner is sufficient to enable him to support a wife and three small children in accordance with the low standards set by a group of economists:"[2]

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1. Loss of Time due to the Industry.

1 Douglas, Paul. Wages and the Family, p. 260
2 Fortenbaugh, R. L. "This American Prosperity," The Survey, Nov. 1926, p. 183

a. Slack Time.

Most industries have slack periods when men and women are "laid off." Even when a plant is running full time, periods occur when a whole department, or workers on a particular operation within a department, are out of work. In "Buick 35" where parts of the motor are made and inspected, there were several months of slack time in the summer of 1924. In order to keep the working force, half were given work one week and half the next. In the automobile industry it is the exception for a worker to have fifty-two weeks of work.

> "The Manly Report of the U. S. Industrial Relations Commissions says (p. 103): 'Wage earners in the principal mining and manufacturing industries in the United States lose on the average from one-fifth to one-fourth of working time during the normal year.'"[1]

The United States Bureau of Labor Statistics made an unemployment study from 1923 to 1925.[2] Fifteen different industries and 2,341 establishments were investigated. The number of days operated and the number of week days idle were reported for a twelve-month period. In eight industries the week days idle were from 15 to 20; in three industries, from 20 to 40; in four industries the week days idle were 40, 45, 85, and 125. The median week days idle for all fifteen industries was 19, or a little over three weeks of working time.

b. Industrial Accidents.

1 Davis, Barnes and Others, Introduction to Sociology, p. 789

2 Peterson, Agnes, "What the Wage-Earning Woman Contributes to Family Support," The Annals, May 1929, p. 82

a. Slave Time.

Most industries have slack periods when men and women are "laid off." Even when a plant is running full time, periods occur when a slack develops, as happens in a particular operation-division - department, are out of work. In "busier" periods, parts of the factor are being laid idle, there are several months of slack time in the quarter of 1929. In order to keep the working force, half were given work one week and half the next. In the automobile industry it is the exception for a worker to have fifty-two weeks of work.

"The Annual Report of the U. S. Industrial Relations Commission says (p. 1061): 'There is a war in the principal trials the industry. In unusual times the business loses on the average from one-fifth to one-fourth of working time during the normal year.'"

The United States Bureau of Labor Statistics made an unemployment survey from 1923 to 1928.[2] Fifteen different industries and 2,021 establishments were investigated. The average of days operation for the number of weeks reports were received for a three-month period. In order, industries with most days idle were found to be: Iron and steel, 75 days; lumber, 72 days; cotton goods, 70 days; and boots and shoes, 69 days. The median was 40, 46, 52, and 58. The median was 40 days for all industries. Industries was 18, or a little over three weeks of working time.

b. Industrial Accidents.

1 Davis, Barnes and Osborn. Introduction to Sociology. p. 205

2 Peterson, Agnes. "What the Page-Fielding Bureau Contributes to the Job Seeker." The Annals. May 1929. p. 82

Industrial accidents of which there are more than 700,000 annually, are not always covered by workmen's compensation laws. Jerome Davis sums the serious weaknesses of these laws as follows:[1]

(1) Six states and the District of Columbia have no such act.
(2) Some of the existing laws are not compulsory.
(3) Many wage-earners in every state are not covered by these laws.
(4) The compensation when granted is often inadequate.
(5) The incapacitated worker must wait too long before it is paid.
(6) Society forgets the rehabilitation of the worker once the small compensation is paid.

"In 1919 there were three million cases of injury involving a day's absence from work."[2] Industrial accidents cause two million temporary disabilities of more than three days.[3]

2. Loss of Time Due to Personal Causes.

Illness is one cause of unemployment. Various estimates of the number of days lost because of sickness have been made. In 1909 Irving Fisher's "Report on National Vitality" gave the average loss for each inhabitant as thirteen days a year.[4] More recently the Hoover engineers give eight days as the average time lost annually from illness by all men and women gainfully occupied. This does not include industrial accidents.[5]

To time lost for illness must be added other necessary absences such as death and illness in the family of the

1 Davis, Barnes, and Others, Op. cit., p. 894
2 Ibid., p. 755
3 Laidler, Harry, How America Lives, p. 28
4 Parmelee, Poverty and Social Progress, p. 122
5 Laidler, Op. cit., p. 26

Industrial accidents of a more severe nature than fainting, however, are not always averted by workmen's compensation laws. Jerome Davis sums the serious consequences of these laws as follows:[1]

> (1) Six states and the District of Columbia have no such act.
> (2) Some of the existing laws are not compulsory.
> (3) Many work-accidents in every state are not covered by these laws.
> (4) The compensation when granted is often inadequate.
> (5) The insurance-based system must wait ten days before it pays.
> (6) Delays frequently the rehabilitation of the worker once the small compensation is paid.

"In 1919 there were three million cases of injury involving a day's absence from work."[2] Industrial accidents cause two million temporary disabilities of more than three days.[3]

c. Loss of time due to personal causes.

Illness is one cause of absenteeism. Various estimates of the number of days lost because of sickness have been made. In 1919 it was Fisher's "Report on National Vitality" gave the average loss for each industrial a fifteen days a year.[4] More recently the Bureau estimates give eight days as the average loss lost among its from sickness by all men and women gainfully employed. This does not include industrial accidents.[5]

To this loss due illness must be added other necessary absences such as death and illness in the family of the

1 Davis, Jerome, and others, op. cit., p. 224
2 Ibid., p. 228
3 Lubin, Ruth, Men Workers Lives, p. 25
4 Fisher, Irving, Vitality and Social Efficiency, p. 163
5 Lubin, op. cit., p. 25

worker.

These facts on unemployment periods due to the industry and to the worker's misfortunes show clearly that the income in most families is even lower than the comparisons above would lead one to believe. "No wonder that among wage-earners there runs the bitter saying, 'a working-man is a fool to have a wife and kids.'"[1]

D. Costs Not Included in Minimum Budgets.

The discussion thus far has centered around the income as inadequate for a minimum standard of living expressed in various budgets. The United States Bureau of Labor Statistics' "Minimum Budget Necessary to Maintain a Worker's Family in Health and Decency" (Table VIII) is the highest of these standards. Douglas classifies this on the comfort level; yet a number of expenses which would come in a legitimate minimum comfort budget are not included here. Married women may be forced into industry in order to provide some of these things for the family, for financial necessity is not always defined in terms of food, shelter and clothing.

1. The Start in Life.

There is no provision in the budget for the expense of starting a home. It is evidently assumed that the fund to set-up a household has been given to the couple, saved before marriage, or paid, probably on the installment plan, during the first years of marriage.

It is doubtful whether many American families are able to

1 Ross, E. A., Standing Room Only, p. 224

worker.

These facts on unemployment relief d o to the industry and to the worker's unfortunate plea clearly best the income in most families is even lower than the comparison above would lead one to believe. "No wonder that many wife-earners there runs the latter saying, 'a working-man is a fool to have a wife and kids.'"[1]

2. Wages Not Keeping in Minimum Budgets.

The difficulties that for has contrast ensure the income so inadequate for a minimum standard of living expressed in various budgets. The United States Bureau of Labor Statistics "Minimum Budget necessary to maintain a worker's family in health and decency" (Table VIII) is the minimum of these standards. Chaplin characterizes this on the comfort level: "For a number of purposes which would come in a particularized minimum comfort budget are not included here. Dental work may be forced into industry in order to provide some of these things for the family, for financial security is not always defined in terms of food, shelter and clothing.

3. The Spare in Life.

There is no provision in the budget for the expense of a life's spare. It is evidently assumed that the time or out-of a comfortable has been given to the couple, saved before marriage, or paid, usually on the instalment plan, during the first years of marriage.

It is doubtful whether many workmen fulfilling the role of

1 Jones, M. A., Standards for Only, p. 224

give their children the financial help to start a home. Those who do are usually parents of the well-to-do class which, it is clear, forms a very small part of the American people. So many children of the middle class are going to high school and college today that family resources are drained, even among the higher-income groups.

Nor are many couples able to save a great deal before marriage. The financial difficulties of the family are such that the assistance of sons and daughters is needed. The Women's Bureau investigated the family contributions made by sons and daughters in Manchester, New Hampshire. 76 per cent of the daughters and 61 per cent of the sons contributed half of their earnings to the family, and 60 per cent of the daughters, 35 per cent of the sons contributed all their earnings.[1]

2. The Cost of Childbirth.

The minimum budget includes $80 for health, but this does not allow for the expenses of childbirth. No studies of family expenditure have included the cost of this item. Yet, for the family of five there are at least three times when this expense has to be met. A recent cartoon shows a baby creeping on the floor while the mother hands a paper to the father as he sits reading. Underneath are these words, "Darling, here's the bill from the hospital. One more payment and the baby's ours."[2] Even middle class families find it necessary in many instances to pay the expenses of childbirth on the installment plan.

1 Bulletin 30, The Share of Wage-Earning Women in Family Support, p. 60, 97 and 98.
2 The Survey, Jan. 1, 1930, p. 421

give a sick dollar; the financial ball is about a dime. These who do are usually members of the wall-to-wall ocean which, it is clear, forms a very small part of the American people. So many families of the middle class are going to high school and colleges today that family resources are drained, even by-on the college-income groups.

Not one family could be have a great deal extra money. The financial difficulties of the family are such that the assistance of some and daughters is needed. The Census's Bureau investigated the family occupations made by some-one delegate in Washington, New Hampshire. 72 per cent of the families was if not a-or of the time contributed all of their earnings to the family, and 60 per cent of the daughters, at the cost of the some contributed all their earnings.[1]

2. The Cost of Children.

The minimum budget includes $40 for health, but this does not allow for the expenses of childbirth. The studies of fac-ily-expenditures, we include the cost of this item. Yet, for the family of five there are or least three times that this expense has to be met. A recent article shows a lady crawling on the floor while the mother takes a paper to the larger as he gets treated. Thousands are there cases. Therefore, here's the call from the hospital. One more pay-ment and the baby's ours.[2] Even middle class families find it necessary in many instances to pay the expenses of childbirth on the installment plan.

1 Phillips 30, The Cost of Base-Service Menu in Family Budget, p. 60, 87 and 90.
2 The Survey, Jan. 1, 1930, p. 441

It is difficult to know how large an item these services are for the average worker's family, for prices vary with the country and the city, the type of medical service procured, and the complications of the maternity case.

> "In New York City for the rank and file of the community, provided no abnormalities of labor occur, it costs from $200 to $300 for the baby to be brought into the world."[1]

Ethelbert Stewart's statement of the cost estimated at $250 is not limited to New York City.[2]

A study on the cost of babies in Columbus made by students of Ohio State University in 1928 brings out figures ranging all the way from $692 down. The 540 babies studied cost on an average $110. Costs depended on financial circumstances. Parents with incomes of $3,000 or more paid on the average $270 for their babies; those receiving $1,200-$3,000 paid an average sum of $129. For those with incomes under $1,200 the average cost of childbirth was $64, while those depending on charity spent $27 from the family income for each baby.[3]

The conclusion reached by Professor Mark, in charge of the Columbus study, is: that only the well-to-do and the dependent have the proper medical care at childbirth; and that the poor and those who are receiving the lower incomes in the $1,200-$3,000 group must choose between staggering bills, charity and inadequate care at this critical time.

3. The Cost of Rearing and Educating Children.

1 Ross, Op. cit., p. 220
2 "A Family Wage-Rate vs. A Family Social Endowment Fund," Social Forces, Sept. 1927, p. 123
3 Mark, Mary L., "A Professor Prices Babies," The Survey, Jan. 1, 1930, p. 386-387

In many families the parents are not satisfied with a common school education for their children; and high school, especially in the larger cities, is becoming more expensive than it was ten years ago. Children dress better. More things are needed for class work and school activities. In many cases students live miles away, making carfares and lunches a necessity. It is difficult for the small-income family to keep their children in school, although they may realize the increasing handicap imposed by the lack of education.

Dr. Louis I. Dublin, Statistician of the Metropolitan Life Insurance Company, says that it costs $7,238 to rear a child to the age of eighteen if a family is living on the standard usual with an income of $2,500. This does not include the $1,100 paid by the public to educate the child.[1]

Mr. Stewart points out that, whether the income be higher or lower than this amount, it takes the earnings of almost three years of a worker's life to rear a child, and the average family would take nine years of earnings.

> "The fact is, children are a luxury. No middle class family can hope to have many children without sacrificing actual necessities."[2]

The growing practice of birth control indicates that families do not feel able to afford many children. Cardinal Gibbons' statement, "The question of economics has no place, should have none, in regulating the size of families,"[3] does not seem to be backed up by the families of middle-class

1 Stewart, Op. cit., p. 121
2 Groves, Ernest, The Drifting Home, p. 95
3 Ross, Op. cit., p. 230

In many families the mothers are not satisfied with a common school education for their children, and high school, especially in the larger cities, is becoming more expensive than it was ten years ago. Children dress better. More clothes are needed for school and social activities. In many cases students live quite away, taking carfares and lunches a nickel. It is difficult for the small-income family to keep their children in school, although they may realize the increasing importance of the lack of education.

Mr. Louis I. Dublin, statistician of the Metropolitan Life Insurance Co. says, more that it costs $7,000 to rear a child to age 21 or higher if a family is living on the average wage of $1,500. This does not include the $1,500 paid by the society to educate the child.[1]

Mr. Dublin points out that, whether the income be higher or lower than this amount, it takes the earnings of almost three years of a breadwinner's life to rear a child, and the average family spends some five years of earnings.

"The fact is, children are a luxury. No middle class family can hope to have many children without sacrificing actual comforts."[2]

The housing crusades of birth control indicate that family life is not fulfilling to effect many children. Personal disorder, alcoholism, the question of economics has an place. Marriage here, too, is more after the ideal of "marriage" not as it is to be seen in by the families of middle-class

[1] Stearns, Op. cit., p. 181
[2] Dublin, Op. cit., p. 98

workers. Families who would like four or five children find it necessary to be satisfied with two or three in order that the smaller number may have proper care. Many large families have to appeal to charity and family welfare organizations, especially in times of sickness or unemployment.

A novel called "The Under World" by James Welsh, a Lanarkshire miner, pictures the cost of children to a home. Eleanor Rathbone says:

> "It gives a vivid picture of the whole cycle of married life in the worker's home--the beginning in comparative prosperity, when the income gives just margin enough for modest comfort; the gradually tightening pressure as one child after another is born; then the expansion again as child after child takes its place in the ranks of wage-earners; too late however to undo the warping and embittering effects of privation borne just during the years when constitution and character are taking shape."[1]

4. Savings.

The desire for security, according to Professor William I. Thomas, is one of the four fundamental desires of human beings. A working man and his wife must be able to save something for disaster and old age if this desire is not to be completely frustrated in their lives. To become dependent on one's children is not only an unhappy ending to a life of hard work, but it puts a burden on the next generation.

The minimum health and decency budget which we have been studying makes no provision for savings with the exception of a small life insurance. If this insurance is divided among members of the family, it is only sufficient for protection in case of death, and is not large enough to do more than tide

Rathbone, Eleanor, "Wages According to Family Needs," Hibbert Journal, Vol. 19, p. 715

the family over such a disaster.

The National Industrial Conference Board has made the statement that "provision for saving cannot, of course, be legitimately included as an item in the cost of living."[1]

Professor Andrews answers this, claiming that it is "unjustifiable."

> "Rather, savings cannot be legitimately excluded from the minimum wage. To be concrete, we may say that our American standard of living must make it possible for the family to have a reserve fund accumulating at the rate of at least a dollar a week, or $50 a year, although the exact sum is subject to more precise determination."[2]

5. Other Costs.

There are other items which are not included in the minimum budget, but which may seem so necessary to some families that the work of the wife and mother is preferable to life without them.

The twenty dollars allowed for amusements and recreation is not a large sum when divided between a family of five. It means less than forty cents a week for the whole family; and there is no provision for a vacation. Traveling is out of the question for this family cannot have a car, and there is no allowance for rail-road fares. If the family spends something on these things, it means seriously cutting the food requirement or something else just as necessary.

Daily newspapers are included, but there is no provision for books or periodicals. The Public Library meets some of these needs; but there are many families who feel that life

1 Andrews, Economics of the Household, p. 131
2 Loc. cit.

the family over such a disaster.

The National Industrial Conference Board has made the assertion that "provision for living expenses, of course, is legitimately included as an item in the cost of living."[1]

Professor Andrews answers this, stating that it is "unjustifiable."

"Rather, savings cannot be legitimately excluded from the minimum wage. It is worthless, we may say that our American standards of living make it impossible for the family to have a reserve from which to draw, at the rate of at least a dollar a week, or for a year, although the exact sum is advised to vary from one occupationally."[2]

6. Other costs.

There are other items that are not included in the minimum budget, but which are necessary to make the family home, the work of the city, and without it prohibitive to life without them.

The trade unions allowed for amusements and recreation in the old days, but when divided between family of five. In some large industrial centers a man's job is with family; was there is no provision for a vacation. Travelling is out of the question for the family without home, and there is no allowance for well-read fare. If the family remains stationary these things, it means actually cutting the food requirement or working extra job to make money.

Many museums are free, and there is no provision for books or periodicals. The public library gives some of these goods; but there are many families who feel that life

1 Andrews, Economics of the Household, p. 137.
2 Loc. cit.

is most inadequate without food for the mind as well as for the body.

The item for church organization is thirteen dollars, a very low sum when all the activities of the church are considered. A family of this income will have to spend many leisure hours in recreation which is not commercialized. Unless the benefits they receive from the church are paid for by others, this sum is inadequate. Car fares are also low.

There is no provision for furniture replacement.

Chapter IV

The Ways Out

It is not within the scope of this thesis to solve the problem of inadequate income. Nor is it necessary to suggest the solutions which have been offered by students of poverty and suffering caused by inadequate income.

It may, however, be contended by some that inadequate income does not force married women to look for jobs, that there are other ways out of the dilemma. Therefore, a few of the ways out are suggested here in order to make clear that little is being done to relieve the situation through these channels.

A. Raising the Husband's Wage.

Those who hold to this solution believe that the husband should be the wage-earner and the wife, the home-maker and spender. It is maintained that the increase in productivity has been so great that the husband can turn out more work than both the husband and wife did when many of the industrial processes were carried on in the home; therefore, his wage should be increased accordingly.

There are two main proposals for increasing the husband's wage. The first is that a minimum wage be set which will be sufficient for the support of a family.

In the second place, it is proposed that if women would stay in the home, men's wages would go up because of less competition for jobs. But many women have no male wage-earners in the family and some provision would have to be made for these. The Women's Bureau study of the status of breadwinning women includes 31,481 who reported on the number of breadwinners in

Is it not within the scope of this study to review the solution of inadequate income. Nor is it necessary to analyze the solutions which have been offered by students of poverty and suffering caused by inadequate income.

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A. Raising a Husband's Wage.

Those who hold to this solution believe that the husband should be the wage-earner and the wife, the home-maker and spender. Little evidence that the increased in productivity has been so great that the average man turns out more work than both the husband and wife did when many of the industrial processes were carried on in the home therefore, his wage should be increased accordingly.

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In the second case, it is proposed that if women would stay in the home, men's wages would go up because of less competition for jobs. But many women have no male wage-earners in the family and some provision would have to be made for these.

The Women's Bureau study of the status of broadminded women includes 41,461 who reported on the number of broadminders in

the family. 21 per cent were the sole breadwinners. Of the 49.2 per cent who were one of two breadwinners 9 per cent had no male wage-earner. Of those having three or more breadwinners 5.6 per cent were in families where all the breadwinners were women. In all, 35.6 per cent of the women breadwinners had no male help in supporting a family.[1] If this group of women were to remain in gainful occupations, there would still be competition for jobs.

Some social workers who accept, as an ideal, the father as sole wage-earner in the family, claim that there are many married women who, under present conditions, cannot give up their jobs. Their wages added to those of the male worker barely keep the family on a subsistence level.

It is not the purpose of this thesis to discuss the economic theory advocated by those who propose the exclusion of women, especially of married women, from gainful occupations.

This scheme raises questions which cannot be answered here: Is it practical? How are women to be kept at home?

It should also be pointed out that in many families the withdrawal of the mother from industry means that children now in school will go to work if they can get jobs. Child-labor must be withdrawn from industry also or the same difficulty of competition results.

A study of workers in four cities employing women shows

1 Peterson, Agnes, "What the Wage-Earning Woman Contributes to Family Support," The Annals, May 1929, p. 87

the family. 21 per cent were the sole breadwinners. Of the 14.6 per cent who were one of two breadwinners 4 per cent had no male wage-earner. Of those having three or more breadwinners 3.6 per cent were in families where all the breadwinners were women. In all, 32.6 per cent of the women breadwinners had no male help in supporting a family. If this group of women were to remain in gainful occupations, there would still be competition for jobs.

Some social workers who accept, as an ideal, the father as sole wage-earner in the family, claim that there are many married women who, under present conditions, cannot divorce their jobs. Family wages added to those of the male worker barely keep the family on a subsistence level.

Is not the practice of this theory to diminish the economic theory advocated by those who favored the exclusion of women, especially of married women, from gainful occupations.

This leaves future questions which cannot be answered here: Is it practical? Who are women to be trained for? Is it should also be pointed out that in many families the attitude of the mother from laundry work that children may in school will go to work if they can get jobs. Children must be protected from industry also if one wishes difficulty of competition results.

"A study of workers in four cities employing women shows

1 Peterson, James, "What the Wage-Earning Woman Contributes to Family Support," The Annals, May 1924, p. 87

that 3,241 or 8.5 per cent were under seventeen years of age.[1] In families where mothers and children both work their withdrawal from industry would bring a hardship. It is a question whether men's wages would be sufficiently increased so that the total family income would equal its low average at the present time.

B. The Family Wage System.

The Family Wage System is already working in France, Belgium, Germany, and other European countries. England and Australia are considering the plan. In our own country it has been proposed recently by Paul Douglas and others.

The proposal of family wages is based on the fact that the true labor unit like the true social unit is the family. The income tax recognizes this fact although there is not a sufficient allowance for the cost of financing dependent members of the family. State compensation acts and the insurance funds of labor unions are usually paid according to family needs.

Professor Douglas[2] claims that the family of five which has been accepted as the average is not typical of workers' families in general. There is an unfortunate lack of statistics on the size of families in the United States. Censuses in Great Britain and Australia show only 8 per cent of the twelve million adult males employed, to be heads of

1 Women's Bureau Bulletin 41, The Family Status of Breadwinning Women in Four Selected Cities, p. 25, 57, 89, 115

2 Wages and the Family, and "The Family Wage," The Survey, Dec. 1926, p. 282-284

than 3,000 or 2.4 per cent were under seventeen years of age.[1] In families where children and children both work their aggregated wages in many cases are considerable. It is a case also which deserve more consideration. Increases so that the total family income could equal its low average at the present time.

3. The Family Wage System.

The family wage system is already popular in France, Belgium, Germany, and other European countries. England and Australia are considering the plan. In our own country it has been proposed recently by Paul Douglas and others.

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Professor Douglas[2] states that the family of five with two wage-earners in the average is not typical of workers' families in general. There is an unfortunate lack of accessibilities on the size of families in the United States. Consider in great Britain and Australia where only a few more of the latter million which are unemployed, to be in the of

1. Bureau's Bureau Bull. 101 et al, The Family Earnings of Employed Women in Industry, p. 20, 27, 29, 33.
2. Wages and the Family, and "The Family Wage," The Survey, Dec. 1920, p. 329-332.

families of five including three dependent children under sixteen years of age. A wage for every male on the basis of the needs of a family of five, according to Douglas, means supporting forty-seven million fictitious dependents. On the other hand, the fifteen per cent who have more than three children do not receive a wage which makes possible a decent living. Eleanor Rathbone, an ardent supporter of the family wage in England says:

> "A wage system which first proceeds on the entirely false hypothesis that every man is the head of a household, and secondly, ignores altogether the varying size of households, is neither economical nor just. Imagine ....that same principle had been adopted by the Food Controller during the war, when the problem was one of distributing not wealth but food. Suppose he had proceeded on the assumption that every man over twenty was responsible for the maintenance of a household of five persons, and every woman over twenty for her own maintenance, and had distributed his food-cards accordingly. Would public opinion have tolerated for a moment so gross an absurdity?"[1]

After a careful study of the total income of American industries, and cost of living budgets, Professor Douglas shows that industry is not able to pay every male wage-earner sufficient to support a family of five. With these facts in mind he proposes that wages be paid according to the needs of the family. This would mean lower wages for single men, yet allowing them enough to save something. Married men would be paid thirty per cent extra to allow for the cost of a wife, (two cannot live cheaper than one), and about $200 annually for each child in the family.

The methods of paying these allowances vary in different

1 "Wages According to Family Needs," Hibbert Journal, Vol. 19, p. 717

countries. The individual employer could not be expected to pay these allowances for his employees. The natural thing would be for the employer to "fire" married men and hire single men at the lower rate. According to one plan, a group of employers engaged in the same industry or operating in the same locality pay into a central equalization fund from which the family allowances for wage-earners in that industry or that group of industries are taken. Employers could pay to this fund according to the total number of male employees, according to the size of the pay roll, or according to the number of man-hours worked, or some other fair plan.

A plan possible in some countries is that the state rather than industry pay these allowances. One benefit of this method is the protection of the unemployed who cannot find work.

Clerical workers have been included in many of the family wage systems. Professor Douglas advocates its use for "public employees, teachers, ministers and social workers."[1]

Objections which have been made to the system can only be listed in this brief summary of family allowances. Professor Douglas ably answers them.[2]

1. It would increase population to an undesirable degree.

1 "The Family Wage," The Survey, Dec. 1926, p. 283
2 Wages and the Family, p. 262

countries. The individual employer could not be expected to pay these allowances for his employees. The natural thing would be for the employer to "plow" marginal land and/or single men at the lower rates. According to one plan, a group of employers engaged in the same industry or operating in the same locality pay into a central organization that then with the family allowances for wage-earners in that industry or that group of employers have taken. Employers could pay to this fund according to the total number of male employees, according to the size of the pay roll, or according to the number of man-hours worked, or by some other fair plan.

A plan observed in some countries is that the state rather than industry pay these allowances. One benefit of this method is the protection of the unemployed who cannot find work.

Several systems have been followed in many of the family wage systems. Fairchild Douglas summarizes the use for family allowances, insurance, relatives and social workers.[1]

Objections which have been made to the system can only be listed in this brief [illegible] of family allowances. Fairchild Douglas gives seven [illegible].[2]

1. It would increase population to an undesirable degree.

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1 "The Family Wage," Time Survey, Dec. 1928, p. 370
2 Taxes and the Family, p. 220

2. Wages should be paid on the productivity of the industry rather than on family needs.

3. Men will not work as hard if fear of poverty is removed.

4. The employer could use it against the worker in time of strikes.

Ethelbert Stewart, Commissioner of the United States Department of Labor, Bureau of Labor Statistics, emphasizes the needs of the family and the financial sacrifice of the man with children in making this contribution to the race. He does not answer Douglas' contention that industry cannot pay all male wage-earners enough to support the family of five, but states his position as follows:

> "To summarize, then....(I am) opposed to the difference in industrial-wage rates as between married and unmarried, as between the family of three and the family of five, because I believe that every man should earn enough to enable him to marry and rear a family of five if he wants to, and that every married man should receive a wage which will enable him to save up against the day when he will have a family of five or more."[1]

Mr. Stewart is in favor of a social allowance by which our political and social institutions will pay for the replacement of the race.[2]

The family wage is worthy of the consideration of students of inadequate family income. "The Columbia Conserve Company of Indianapolis and the Ludens Company of Reading, have

1 "A Family Wage-Rate vs. A Family Social Endowment Fund." Social Forces, Sept. 1927, p. 124
2 Loc. cit.

adopted the plan with some modifications."[1] The plan is not effective except in these two small concerns.

The family wage system is not at present an alternative to married women in industry in this country.

C. Mothers' Pensions.

Forty-two states have some kind of a mothers' pension law. These laws provide for "public aid to needy mothers (in some states the stepmother or grandmother) dependent upon their own efforts to support themselves and children who are below the legal age of work."[2]

There are "pros" and "cons" to these laws; but they are not discussed here, for the laws do not apply to married women who have husbands working, no matter how destitute the children in these families may be. Legislation which takes care of emergencies such as widowed mothers with children, is not feasible, at least in the near future, as a way out for the normal family.

D. Maternity Insurance.

One relief that is advocated for the married woman and her children is maternity insurance. According to this plan, the state would pay the working mother a sufficient sum to make possible her withdrawal from industry some time before the birth of a child, and her absence after the birth long enough to that the health of mother and child need not be impaired.

1 Douglas, "The Family Wage," p. 283
2 Peterson, Agnes L., "Mothers' Pensions," The Survey, Dec. 1926, p. 281

adopted the plan with some modifications.[1] The plan is not effective even in these two small communities.

The family care system is not as present an alternative to mental care in homes in this country.

5. Mothers' Pensions.

Forty-six states have some kind of a mothers' pension law. It was then provide for public aid to needy mothers (in some states for stepmothers or grandmothers) dependent upon their own efforts to support themselves and children who are below the legal age of work.[2]

There are "proper" and "good" to these laws; but they are not ideal; and have, for the laws do not apply to married women who have husbands living, no matter how desertive the problem in these families may be. Legislation which takes care of exceptions such as children living with mothers in sin facilities, at least in the best future, is a step out for the common weal.

6. Homes in Industry.

One policy that is advocated for the working mother and her children is adequate insurance. According to this plan, the baby would be cared for during mother's confinement and be made possible her return from industry. Some time before the birth of a child, and her absence after confinement long enough to insure the health of mother and child need not be required.

1 Douglas, "The Family Home," p. 223
2 Peterson, Agnes L., "Mothers' Pensions," The Survey, Dec. 1920, p. 321

This legislation would be based upon the principle that the mother is rendering a service to the state in producing future citizens; that she has paid the physical cost and it would be unfair to expect her to suffer economically as well.

Alice Beal Parsons[1] feels that some such measure may be necessary to prevent a too rapidly falling birth rate which is sure to come when birth control methods become more generally known among the poorer classes. She suggests, in the absence of a state insurance benefit, the possibility of the individual wage-earning mother paying this insurance as a protection for the economic hazards of childbirth.

Maternity insurance, even if an insurance company should sell it, would only tide the mother over this one economic hazard. It is not a blanket for all the difficulties of inadequate income.

1 "Woman's Dilemma," p. 245

Chapter V

Married Women in Gainful Occupations

A. The Increase in Numbers of Employed Women, 1890-1920.

In 1920 there were more than eight and a half million women in the United States working outside their homes for wages and salaries. Of every five wage-earners in our country one was a woman. Yet, many people still accept the theory that women are the home makers and men contribute the money income for maintenance of the household. The facts concerning women in industry must become more generally known if we are to have intelligent opinions when the cry, "Back to the home!" is raised.

The best records available in regard to the country at large are those of the fourteenth United States census, and these are now almost a decade old. Yet, these figures give us a working basis for the study of the trends of women in industry. How does this eight and a half million compare with the number engaged in gainful occupations in 1910, 1900, and 1890?

1. All Women Gainfully Employed.

By a study of Table XI we find an increase in the number of women working outside their homes. In 1890, 17.4 per cent were so employed, and in 1920, 21.1 per cent. During that same period the percentage of men employed had a slight decrease. However, in the last decade reported, the proportion of women workers has decreased. At first glance this seems a surprising fact; but the Bureau of the Census points out several apparent reasons for this decrease:

a. Bureau of the Census--Reasons for Decrease, 1910-1920.[1]

1 United States Bureau of the Census. Fourteenth Census. Population. 1920. V.4 Occupations. Washington, Government Printing Office, 1923, p. 23.

Table XI--Proportion of Women Gainfully Employed, 1890-1920.*

Census Year	Women 10 Years of Age and Over	Women 10 Years of Age and Over in Gainful Occupations	
		Number	Per cent
1890	23,060,900	4,005,532	17.4
1900	28,246,384	5,319,397	18.8
1910	34,552,712	8,075,772	23.4
1920	40,449,346	8,549,511	21.1

* Compiled from Women's Bureau Bulletin 46, (based on census statistics), 1925, p. 4.

(1) The date of the 1910 census was April 15; that of the 1920 census, January 1. This may account, in large measure, for the decrease in the proportion of women engaged in agriculture, since in most cases agricultural work is at its lowest point in January.

(2) There were also changes in the instructions to enumerators of the 1920 census. In 1910 women were classed as engaged in agricultural pursuits if they did part-time work on the farm. The 1920 census did not count these women in the group engaged in agriculture.

(3) From 1910 to 1920 there was a decrease in the number of girls between the ages of 10 and 15 who were employed.

These and other reasons indicate that a large part of this decrease was not actual but apparent.

2. Women Employed in All Occupations except Agriculture.

If we take the figures for those employed in all occupations except agriculture, the proportion of all women 10 years of age and over increased from 18.1 per cent in 1910 to 18.5 per cent in 1920. These figures include child laborers and when they are eliminated, there is a difference of 0.6 per cent in the number of women 16 years of age and over employed non-agriculturally.[1]

B. The Increase in Numbers of Married Women Employed, 1890-1920.

The census classes as married women only those who are living

1 United States Department of Labor. Women's Bureau Bulletin 27, The Occupational Progress of Women, 1922, p. 2

Table XII--Proportion of Working Women in Each Marital Class, 1890-1920.*

Census Year and Marital Condition	Women 15 Years of Age and Over		
		Engaged in Gainful Occupations	
	Total Number	Number	Per Cent
1890			
Aggregate	19,602,178	3,712,144	18.9
Married	11,124,785	515,260	4.6
Single, widowed, divorced, and unknown	8,477,393	3,196,884	37.7
1900			
Aggregate	24,249,191	4,997,415	20.6
Married	13,810,057	769,477	5.6
Single, widowed, divorced, and unknown	10,439,134	4,227,938	40.5
1910			
Aggregate	30,047,325	7,639,828	25.4
Married	17,684,687	1,890,661	10.7
Single, widowed, divorced, and unknown	12,362,638	5,749,167	46.5
1920			
Aggregate	35,177,515	8,346,796	23.7
Married	21,318,933	1,920,281	9.0
Single, widowed, divorced, and unknown	13,858,582	6,426,515	46.4

* From Women's Bureau Bulletin 46, (based on census statistics), 1925, p. 34

Table XIII--Marital Condition of Working Women, 1890-1920.*

		Women 15 Years of Age and over Engaged in Gainful Occupations	
		Number	Per cent Distribution
	Aggregate	5,712,144	100.0
1890	Married	515,260	13.9
	Single, widowed, divorced, and unknown	3,196,884	86.1
1900	Aggregate	4,997,415	100.0
	Married	769,477	15.4
	Single, widowed, divorced, and unknown	4,227,938	84.6
1910	Aggregate	7,639,828	100.0
	Married	1,890,661	24.7
	Single, widowed, divorced, and unknown	5,749,167	75.3
1920	Aggregate	8,346,796	100.0
	Married	1,920,281	23.0
	Single, widowed, divorced, and unknown	6,426,515	77.0

* Adopted from Women's Bureau Bulletin 46, (based on census statistics), 1925, p. 36

with husbands. Widows as well as those divorced or separated and those of unknown status are grouped with the single women.

1. In All Occupations.

With the twentieth century came a great increase in the numbers of married women working outside their own homes. In 1920 there were 1,920,281 married women gainfully employed in our country. In 1890 less than 5 of every 100 married women were gainfully employed. In 1920, 9 of every 100 married women were gainfully employed. Comparing the last two census reports, we find a decrease from 10.7 per cent in 1910 to 9.0 per cent in 1920.[1]

Although the proportion of employed women 15 years of age and over who were married increased rapidly between 1890 and 1910, the same decrease is noticeable in the next ten years.[2]

1890--13.9 per cent
1900--15.4 "
1910--24.7 "
1920--23.0 "

However, the same error of the census accounts for the lower percentages of married women. This is especially true of the married group because many agriculturally employed women are married.

2. In All Occupations except Agriculture.

Leaving agriculture out of consideration, we find that the percentage of married women over 15 years of age gainfully occupied was 6.8 and that this increased in 1920 to 7.3 per cent.

Likewise, the percentage of the employed women who were

1 See Table XII
2 See Table XIII

Table XIV--Proportion of Married Women Workers by Main Occupational Divisions, 1910-1920.*

Occupational Divisions	Married Women 15 Years of Age and Over in Gainful Occupations			
	1910		1920	
	Number	Per cent	Number	Per cent
All occupations	1,890,661	100.0	1,920,281	100.0
Agriculture, forestry, and animal husbandry	692,745	36.6	371,637	19.3
Extraction of Minerals	371	(a)	1,278	.1
Manufacturing and mechanical industries	330,914	17.5	466,663	24.3
Transportation	8,602	.5	26,480	1.4
Trade	83,089	4.4	156,490	8.1
Public Service	4,377	.2	7,542	.4
Professional Service	76,287	4.0	123,578	6.4
Domestic and Personal Service	661,199	35.0	637,675	33.2
Clerical Occupations	33,077	1.7	129,038	20.1

a Less than one-tenth of one per cent
* Adapted from Women's Bureau Bulletin 46 (based on census statistics) 1925, p. 37

married increased from 19.4 to 20.9.[1] This means that in 1920, one out of every five women employed (excluding agriculture) had a husband.

C. Comparison of Increase of All Employed Women with Increase of Employed Married Women.

It is apparent that the employment of married women is increasing at a much greater rate than the employment of all women. In certain occupations this increase is amazing. In the extraction of minerals the increase of all women employed between 1910 and 1920 was 106 per cent, but the increase of married women was 244 per cent. In manufacturing and mechanical industries the increase of married women was 41 per cent and of all women, 7 per cent. While there was a decrease of 12 per cent in all women working in domestic and personal service, the decrease was only 3 per cent for the married group.

Turning to the jobs commonly considered more desirable, we find that in transportation and in clerical occupations the percentage of increase for married women was more than twice that for all women employed, and in trade it was more than four times as great. Married women employed in public service increased 72 per cent, while all women increased 60 per cent.

Married women have also entered professional service in large numbers. The percentage of increase for all women going into the professions was 38 per cent, and for married women

1 Tables XV and XVI computed from Women's Bureau Bulletin 1946, p. 34 and 40

Table XV--Distribution of Married Women 15 Years of Age and Over, 1910 and 1920.*

	Total Married Women		Employed in All Occupations		Employed in All Occupations Except Agriculture	
	Number	Per cent	Number	Per cent	Number	Per cent
1910	17,684,687	100	1,890,661	10.7	1,197,916	6.8
1920	21,318,933	100	1,920,281	9.0	1,548,744	7.3

Table XVI--Distribution of Employed Women, 1910 and 1920.*

	Total Employed Women		Married Women Employed in All Occupations		Women in All Occupations Except Agriculture		Married Women Employed in All Except Agriculture	
	Number	Per cent	Number	Per cent	Number	Per cent	Number	Per cent
1910	7,639,828	100	1,890,661	24.7	6,166,567	100	1,197,916	19.4
1920	8,346,796	100	1,920,281	23.0	7,411,834	100	1,548,744	20.9

* Computed from statistics p. 34 and p. 40 of Women's Bureau Bulletin 46

62 per cent.[1]

D. Restrictions Placed upon Married Women in Competition for Jobs.

The steady increase of married women in gainful occupations outside the home has continued in spite of restrictions. Although legislation in the last seventy-five years has brought about the emancipation of the married woman as far as her right to labor outside the home and to retain her earnings is concerned, there exists today a great deal of opposition to the married woman worker.

1. In Manufacturing and Mechanical Pursuits.

Some factories refuse to employ married women unless they are divorced or widowed; and many establishments where married women are accepted as workers make it a practice to let them go first when it is necessary to lay off large numbers of workers. Few personnel workers have had the time or have cared to make investigations concerning the comparative needs of women workers. During a slack period in the automobile industry single women were retained although some of them belonged to family groups with incomes more adequate than those of families of a number of the discharged married women.

2. In Clerical Work and Trade.

The higher up in the scale of jobs-preferred we go, the more opposition we see to the married woman worker. An enormous increase in the number of married clerical workers has not been

1 Smith, Mary P., "Legal and Administrative Restrictions Affecting the Rights of Married Women to Work," The Annals, May 1929, p. 264 .

without a decided antagonism on the part of men and single women. Criticism has often centered about a concern for the welfare of the home and family; but there is little doubt that the fear of further competition for jobs has been the main factor in the unfavorable criticism aimed at married women workers.

3. In the Professions.

In the professions the feeling against married women holding positions is marked; and in no profession is this more noticeable than in teaching. In every section of the United States there are cities where boards of education have passed by-laws prohibiting the employment of married women as teachers.

> "A recent questionnaire sent out by the National Education Association to 1,532 cities of over 2,500 population, brought replies showing that in 60.1 per cent of the schools there is a discrimination made against married women, when new teachers are being employed. When single women already in the school systems marry, they must in 25.1 per cent of the cities resign immediately, and in 25.5 per cent, at the end of the school year."[1]

The opposition to married women workers has been the cause of many retaining their maiden names when they have married after employment, while others have applied for jobs as "Miss." How widely this deception is practiced is unknown. My own experience with several thousand industrial and business women employed in factories, stores and offices of a large automobile city prompts the assertion that it is not an unusual practice.

E. An Increase in Married Women Employed since 1920.

1 Smith, Mary P., Op. cit., The Annals, May 1929, p. 261

The Women's Bureau in its various studies has found large numbers of married women employed in occupations outside the home. In Alabama 27 per cent of the women included in a state-wide survey of wages and hours were married; in Rhode Island, 15 per cent; in Missouri, 20 per cent; in Ohio, 28 per cent.[1]

In seventeen states surveyed the Bureau found that 24.7 per cent of all the women studied were married. When these facts were combined with eight special studies also made by the Bureau, 29.2 per cent of all the women included were married. These statistics are exclusive of the widowed, separated and divorced. All the studies were made between the years 1919 and 1929.

When the Bureau recently undertook a study of certain Pennsylvania localities, a table of census statistics for these sections was compiled. This shows that 34.5 per cent of the wage-earning women in these five communities were married.[2]

One of the special studies mentioned above is of particular significance: "The Family Status of Breadwinning Women in Four Selected Cities". The 38,446 women workers in these representative industrial cities form 38.4 of the total female population fourteen years of age and over. 33.6 per cent of these employed women were married.[3] However, this study included women who were taking boarders or doing other remunerative work in the home. If we consider only those employed

1 Peterson, Agnes L., "What the Wage-Earning Woman Contributes to Family Support," The Annals, May 1929, p. 80
2 Loc. cit.
3 Op. cit., p. 78

outside the home, those married form 18.3 per cent of the total workers.[1]

F. Do Employed Married Women Have Children?

1. Census Data on Ages.

Although the census gives no data concerning the number of employed married women who are mothers, the statistics on the ages of the 1,920,281 married women employed in 1920 throw some light on their responsibilities. Only 3.9 per cent were between 15 and 19 years, and 21.8 per cent over 45 years, whereas 14.8 per cent were between the ages of 20 and 24, and 59.6 per cent were between 25 and 44 years.[2] These figures are fraught with significance. More than a million married women are working outside their homes at the time in their lives when children are small or growing up.

2. Special Studies of Working Mothers.

Special studies made in different localities have brought out facts concerning the children of wage-earning mothers. All of these studies include the widowed, divorced and deserted who have children as well as the women of "normal" homes. One of the best of recent studies was made in Philadelphia by Gwendolyn S. Hughes.[3] Of 728 working mothers, 328 were living with husbands and 400 were widowed, divorced or deserted.

In a study made by the Women's Bureau of 9,789 women employed in Passaic, New Jersey, 4,802 or 49.2 per cent were or had been

1 Computed from Women's Bureau Bulletin 41, p. 32, 64, 93, 128

2 Women's Bureau Bulletin 46, Facts about Working Women, p. 46

3 Mothers in Industry

married. Of this number 3,271 had children; and 2,608 of these were women whose husbands were also breadwinners. Of these 2,608 women, 30.2 per cent had one child; 28.9 per cent had two; 18.8 per cent had three; 11.7 had four; 6 per cent had five and the remaining 4.4 per cent had from six to ten children.[1]

G. Conclusion.

It is plain from these facts of the census and from data of special studies that women have started an exodus from the home to the factory, store and office.

The increase in the employment of married women has gone on by leaps and bounds in the last thirty years, causing a great deal of criticism which has brought about restrictions in some jobs and in some plants.

Many married women seem to be in industry at a time in their lives when responsibilities to home and children are greatest. Special studies show that many of the employed married women are mothers.

1 Women's Bureau Bulletin 23, The Family Status of Breadwinning Women, 1922

Chapter VI

Why Married Women Enter Gainful Occupations

A. Changing Social Environment

1. The Changing Home.

Woman has always worked. Even in the days of Solomon she made her contribution to the economic welfare of the family. The writer of Proverbs would even lead us to believe that she was a good business woman and did not understand that her place was in the home.

> "She seeketh wool and flax and worketh willingly with her hands.
> She maketh fine linen and selleth it; and delivereth girdles unto the merchant.
> She looketh well to the ways of her household, and eateth not the bread of idleness.
> Give her of the fruit of her hands; and let her own works praise her in the gates."[1]

a. Our Grandmothers' Day

From those days of the Old Testament down to our grandmothers' day women played an important part in the productive work of the world. Our grandmothers prepared and stored most of the food supply for the family, did the spinning, weaving and knitting, the candle and soap making and countless other duties of which we have all heard them tell.

b. Our Own Day

With the industrial revolution came a great change in the work done in the home. Food is now prepared in large packing plants, canneries and factories. Steam-driven looms produce our clothing. We press a button to receive a flood of light; and the grocer boy delivers the soap, any one of a thousand kinds. Especially in the city has the wife's economic contribution to the family diminished;

1 Proverbs 31: 13, 24, 27, 31

even the farm-life of our country has greatly changed. Few farmers make their own butter today. Many of them sell their hogs and buy pork at the meat market. Any Saturday night one may see the streets of a middle-western town thickly parked with farmers' cars being loaded with prepared foods and meat for Sunday's dinner.

c. The Economic Value of the Farm Wife and the City Wife

Yet the farmer's wife is still somewhat of an economic asset to him. William F. Ogburn brings forth interesting comparisons between the numbers of married men and women living in cities and rural districts. In cities of more than 2,500 population 57 per cent of the population fifteen years of age and over were married in 1920; in rural districts 63.5 per cent were married. Among 1,000 women living in rural communities, 17 per cent more were married than among 1,000 women living in cities, Figures for the men are even more striking. Out of 1,000 rural men twenty-five years of age and over, only 163 are single; the same number of city men of this age includes only 206 who are married.[1]

Other factors doubtless play a part in such a social phenomenon; but it seems evident that the farmer's wife is an economic asset and that the city-dweller's wife is an economic liability. In order to buy the articles that she formerly made the wage-earner must bring in more money. We have seen that this is not happening, that the husband's real wage has not increased and that for many, the old wage is far from adequate to support a family.

2. Education

1 "Questions Concerning American Marriages", Social Forces, Sep't. 1927, p. 11

Education is a factor contributing to the increasing entrance of women into gainful occupations. Interest in higher education was growing rapidly at the time when women were losing their traditional employments in the home. In 1890 there were 163,000 girls in secondary schools; in 1924, 1,963,000. In 1890 there were 84,000 women in the colleges and normal schools of our country; in 1924 there were almost 450,000.[1]

> ".. during a period in which the population of the United States was not quite doubled, the number of girls in high schools was multiplied by 12, and the number of girls in colleges and normal schools by more than 5."[2]

For married women with training a choice is now possible between domestic work and wage-earning.

3. Increasing Length of Life.

The average American woman has a longer span of life today than her grandmother had. Dr. Dublin has estimated that the average American life-span has increased about fifteen years. This means two things when applied to the present problem: (1) a longer time in which to work; (2) a larger income needed in order to provide for the added years of life. When we consider that many are incapacitated for work in old-age, and that industry is often through with the worker before half of life has been lived, the real meaning of lower mortality rates is seen.

4. Declining Birth Rates

In spite of the fact that the life-span has increased, women are having fewer children today than their grandmothers had.

1 Dublin, Louis I., "Home-Making and Careers", Atlantic, Sep't. 1926, p. 334

2 Ross, Mary, "Shall We Join the Gentlemen?" Survey, Dec. 1926, p. 266

".. it seems fair to suppose that many a grandmother of the present younger American generation spent eight or nine out of twelve adult years in bearing and nursing her children, while her granddaughter is spending perhaps three or four of of forty."[1]

Much stress has been laid on the fact that the mother's duties in educating her children have also been taken from the home. While this is undoubtedly true, psychologists today are showing us the importance of the training given the pre-school child. In the future this function of the mother may also be taken over by experts; at present it is one of the jobs which have been left to her.

B. Reasons other than Inadequate Income.

When married women are not forced into gainful occupations by low family incomes, what are their motives?

1. Economic Independence.

The one we most commonly hear mentioned is economic independence. Although this cause has been over emphasized, there are women, no doubt, who feel a personal freedom when they no longer have to ask their husbands for money. Few families operate on a budget system, and in many families the husband handles the purse.

"Probably no man who has not experienced it can conceive the ravages of financial dependence on character, the having nothing in the world he could call his own, except as a gift from someone else, even though he may have worked continually. ..There are many wives who have never had the opportunity to select any of the furnishings of these homes whose atmosphere it is supposed to be one of their chief functions to create."[2]

2. A Vocation or Career.

Many women take real joy in their jobs. It is a chance to express their powers and to gain recognition. One of the four fun-

1 Loc. cit.,
2 Parsons, Alice B., Woman's Dilemna, p. 293

damental desires in life is recognition. There are some women who cannot achieve self-expression through the home; nor do they feel that much recognition comes to her who carries on the usual routine of a home. The cheerful cherub's philosophy is not far from the truth:

> "Each wants his share of wealth and fame
> In spite of modest disavowals
> Some carve their names in history
> And some--embroider them on towels."[1]

3. Loneliness.

One can be very lonely in a city apartment. To the woman who has worked in a factory or office where there were many opportunities for social contacts, such solitude may seem unbearable. This is especially true in the first years of marriage when there are not so many home responsibilities unless the couple can afford a home of their own. Such loneliness sends some women looking for jobs rather than ways to spend time uselessly.

4. Partnership in Marriage.

Boys and girls are growing up today with a feeling of equality. This ideal has been carried over into marriage with the result that many marriages are formed on the partnership plan. For some women this means equal responsibilities which they do not have unless there are children. This group are working for principle.

5. Demand for Services.

A few women, most of them being in the professional group, are working because their services are in demand.

6. Luxuries.

1 McCann, Rebecca, The Cheerful Cherub

No doubt a few women are working in order that they or their families may enjoy some of the luxuries of life. It is difficult to know just what things should be classed as luxuries. A trip to Europe may seem a great luxury to one; to another it may mean added prestige in his occupation.

The number of women who work for luxuries is so small that it is almost negligible.

C. Married Women who Work Because of Inadequate Income.

In a former chapter the inadequacy of the husband's wage as a family wage was shown. The fact that there are so many married women going into industry suggests that they may be seeking a way to help support the family. These general trends, however, do not show how large the economic factor is; nor do they give us evidence from individual married women who are gainfully occupied.

The investigations which follow have dealt with married women in various cities and communities in many sections of the country. Testimony from married women who are at work is of vital importance to this study.

1. Wage-Earning Mothers in New York City.

In 1910 an investigation was made on the middle west side of New York City in order to find out why mothers were wage-earners. Of the 370 mothers studied 53 per cent were living with husbands. 5.7 per cent of these husbands were incapacitated; 3.2 per cent were idle; the remaining 44.1 per cent were working.

The 163 families in which the husband and wife were both working average 4.96 members. When only father and mother were at work, her earnings were 31 per cent of the family income. When father,

mother and children were working she contributed 19 per cent of the total income.

> "Her earnings were lowest when the family income was highest. Apparently the mother works when she must, and when the necessity is less stringent she relaxes her efforts outside and gives more attention to her home. But to give her attention entirely to her home is a luxury that she cannot afford."[1]

The average income was $705.12 in the 96 families where both parents worked and $1,112.28 in the families where one or more children were also at work. But families where children were at work were larger, averaging 6.48 persons. A comparison of these family incomes with Chapin's cost of living budget (Table X) convinces us of the truth of the following statement:

> "It is obvious that in these families there could be no question about the mother's working. She could not afford not to work."[2]

Miss Anthony answers those who say that the small wage of the mother doesn't pay with the fact that the children would have suffered seriously if the mother had not been adding to the family income. Although their wages were small, they played an important part in a family budget which was correspondingly small. Furthermore, these women were doing their own housework so that what they could earn outside was clear gain.

2. Philadelphia Mothers Who Are Wage-Earners.

A more recent study of mothers in industry is that made in 1919 by Gwendolyn Hughes. 728 Philadelphia mothers were studied intensively. This was not a picked group, for it was the result of a house to house canvas in four sections of the city. 328 of these

1 Anthony, Katherine, Mothers Who Must Earn, p. 128
2 Ibid., p. 130

mothers were living with husbands and 400 were either widowed, divorced or deserted. The reasons why these 328 married women worked are not given as separate statistics. The data[1] for the whole group is, however, quite revealing.

29 per cent ..... insufficient income
22 per cent ..... husband dead
14 per cent ..... husband sick
13 per cent ..... husband, a deserter
11 per cent ..... husband wouldn't support wife
11 per cent ..... wife preferred to work

The larger per cent of those who went to work because their husbands were sick became widows before the study was completed.

The 11 per cent who were not forced to work may be discounted somewhat for there are alwyas women who do not want people to think that they have to work. The reasons these women gave were:

(1) a chance to earn money to spend as they pleased
(2) an opportunity for wider contacts
(3) a means of raising the standard of living
(4) a means of filling empty hours
(5) to help the husband[2]

These reasons disclose the fact that many of the women who reported themselves as occupied by choice were not forced to help provide the absolute necessities of life; but they were buying a home, putting money in the bank against a rainy day, and raising the standard of living.

> "The wage-earning mother is thus forced into industry. The husband's wage is not a family wage.....If she does not work, many a family cannot be self-supporting. The exclusion of the mother from industry is not the solution of such a family's problem."[3]

1 Berry, Gwendolyn Hughes, "Mothers in Industry," The Annals, May 1929, p. 317
2 Ibid., p. 318
3 Op. cit., p. 324

Of the 29 per cent who reported insufficient income, three-fifths of the husbands earned less than $25 a week. In a few of the other families the mother's wage made possible a little higher standard than the subsistence level.[1]

3. Married Women Workers in Flint, Michigan.

The writer helped in an investigation of women workers in Flint, Michigan, in 1925. The Women's Bureau of the United States Department of Labor was in charge. The reason for working was reported by 143 married women, most of whom gave insufficient income of the husband as the main reason for outside work. There was no unusual lack of employment at the time of the study; yet many felt as the woman who said, "Between lay-offs and short time, you can't count on anything."

50.3 per cent of the married women workers said the husband's earnings were insufficient. Others gave such answers as, "To keep up payments on the house," "To pay debts because of sickness." Nearly three-fifths of the families interviewed rented their homes; nearly one-fifth were buying on the installment plan; only one-fifth owned their homes.

4. Unemployment and Working Mothers.

In 1921 to 1922, a time of marked unemployment, the Children's Bureau of the United States Department of Labor made an investigation in two industrial cities, Racine, Wisconsin and Springfield, Massachusetts. These two cities are exceptional in the fact that they have large numbers of skilled workers. At the time of the study more than two-thirds of the fathers had been out of work for more than a year. In 356

1 Tyson, Helen G., "Mothers Who Earn," The Survey, Dec. 1926, p. 276

families where the father could not find work, 116 mothers were gainfully employed. 22 per cent of these mothers had been employed before the husband lost his job; but 78 per cent were forced to find work after that catastrophe. Other women wanted work but could find none.

What savings the family had managed to lay by had to be used. Debts were incurred--grocery bills, rent and fuel bills and loans. Families had to lower their standards by moving into cheaper rents, discontinuing insurance and so forth. No argument needs to be advanced here concerning the importance of inadequate income and irregularity of income in forcing mothers into gainful employment.

5. Married Women Workers in Manchester, New Hampshire.

The results of an investigation made by the Women's Bureau are published in Bulletin 30 "The Share of Wage-Earning Women in Family Support." Of all the married women interviewed in Manchester, practically every one contributed her entire earnings to the family. The earnings of these wives were not large but they helped to eke out small family incomes. In 85 per cent of the families the husband earned less than $1,500 for the year. In a majority of the families there were one or more dependents to be supported.[1]

This bulletin also includes data on this subject from all former studies of the Women's Bureau as well as the studies of other groups and organizations. The Department of Commerce and Labor, in 1910-12, made a study of the yearly earnings of

1 p. 12, 13

mothers. In the men's ready-made clothing industry 41.7 per cent of the families studied had working mothers. Their average earnings were $150 which was over one-fourth of the average family income. In the cotton textile industry 17.1 per cent of the mothers were working and they averaged earnings which were almost a third of the family income. Of the husbands in the families studied some were incapacitated or idle, but 94 per cent were working.[1]

6. Minnesota Married Women Workers.

A Study made in Minnesota in 1918 included 6,426 married women living with husbands. Of these, 68.7 per cent stated that they were contributing to the support of dependents.[2]

7. Connecticut Married Women.

A study made in Connecticut in 1915-16 shows one-half of the married women partially responsible for dependents and almost one-third entirely responsible for others.

This bulletin includes many other studies all bringing out the same general trends.

8. Married Women Workers in Four Selected Cities.

Information from the United States Census of 1920 has been assembled by the Women's Bureau in order to find the family status of breadwinning women.[3] Four cities were chosen for the study: Passaic, New Jersey; Jacksonville, Florida; Butte, Montana; and Wilkes-Barre and Hanover Township, Pennsylvania.

1 Ibid., p. 147, 149
2 Op. cit., p. 148
3 Bulletin 41, The Family Status of Breadwinning Women

Of the total female population 38 per cent were gainfully employed. 55 per cent of these employed women were or had been married, and 61 per cent of this number were living with wage-earning husbands. However, this study includes those who are working inside their homes. Of the 12,705 married women breadwinners, 39.1 per cent were working outside their homes.[1]

Although it has often been said that wage-earning women are not mothers, the data assembled here proves otherwise. Nearly 53 per cent of all the gainfully employed matrons had children and 40 per cent of these had children under five years of age. Over two-thirds of the breadwinning mothers in the study had wage-earning husbands.

The data compiled in this report is valuable because it is representative of the eight and a half million women workers in our country.

> "The proportion of women who were gainfully employed did not rise or fall in any discernible relation to the presence or absence of so-called woman-employing industries. Many women in every city or town must earn a living not only for themselves but frequently for dependents, and if they lack opportunities in certain directions, they must enter any avenues of gainful employment available."[2]

In the cities where the least outside employment was available married women earned what they could in their own homes. This is clear evidence of the financial needs which force women into gainful occupations.

9. <u>Married College Women Who Work Outside Their Homes</u>.

The facts presented have been almost entirely about the

1 Compiled from Op. cit., p. 32, 64, 93, 128
2 Op. cit., p. 14

industrial worker. For these women it is evident that there is no choice in the question of gainful employment. Since the prejudice against the married woman worker is so intensive in clerical work, it is unfortunate that we have no studies of why married women who hold this type of position are at work. There are a few studies of women who are engaged in professional work. One of the best of these is the study made by the Commission on the Economic and Legal Status of Women of the American Association of University Women.

In 1926-27 this Commission conducted a survey of their members. Of the 6,535 replies, 768 stated that they were working or had worked outside their homes after marriage. 363 women reported on their first and second reasons for entering gainful employment. Of these 42.9 per cent gave financial need as the first reason and 46.1 per cent gave it as a second reason. Of the 336 women reporting, 198 had children. Of these, 46.5 per cent gave financial need as their first reason and 52.1 per cent gave it as their second reason. The percentages for those without children were 37.7 and 38.4.[1]

The 92 women with children who gave financial need as their first reason explained it as follows:

30 ..... needed the money
5 ..... insufficient earnings of the husband
5 ..... financial disaster
10 ..... husband's health not good
6 ..... to help husband with heavy burden
4 ..... to maintain a higher standard of living

1 Woodhouse, Chase Going, "Married College Women in Business and Professions," The Annals, May 1929, p. 326, 327

Other reasons given by less than 5 women were: sending children to college; paying debts; supporting relatives; increasing savings; increasing income sufficiently to justify the adoption of a child.[1]

> "Among the women without children the details of the economic reasons were much the same as those just discussed--extra money to pay for the house and furniture, to pay off debts, to enable the husband to change his line of work or to obtain a higher degree or to assist him when in poor health."[2]

The number giving "urge to creative expression," "career," "principle," was very small.

> "Like the majority of mankind, they are working because they need the money and because they need the satisfactions which come only from activity which is felt to be worth while."[3]

D. Conclusion.

For the industrial women workers studied we may conclude in the words of Mary Winslow:

> "Whatever may be the extent of their earning capacity, whatever may be the irregularity of their employment, married women are in industry for one purpose and, generally speaking, for one purpose only--to provide necessities for their families or to raise the standard of living."[4]

It is also plain that among married college graduates who are gainfully employed the financial motive is the most dominant. Their standard of living may be somewhat higher than that of the industrial group; but they are working in order that the income may be sufficient for their families.

1 Op. cit., p. 328, 329
2 Loc. cit.
3 Op. cit., p. 328
4 Married Women in Industry, Women's Bureau Bulletin 38, p. 4

Summary

Chapter I: Incomes in the United States.

The best test of the economic welfare of a family is its income. This is ascertained by converting the money income into real income or the purchasing power of income. Money income includes not only the earnings of the employed members of the family, but the income from all sources including interest on investments, profit on gardens, income from boarders, and so forth. The larger part of the income of workers' families, is gained through wage-earning.

A study of money income from 1910 to 1927 shows a most uneven distribution of incomes in the United States. A large number of families are receiving low incomes. How adequate these are can only be determined after a study of the cost of living.

Chapter II: The Cost of Living.

Any investigation of the cost of living includes: determining of a standard of living budget to be measured; choosing the size and composition of the family to which this standard is to be applied; finding the cost of the items of the budget.

A standard of living is determined by the money income, the conditions under which it is earned, the economic and social environment and the capacity for distributing the income. The standards are classed in various ways by students of budgets. Paul Douglas gives four levels which are used

in this thesis: the poverty level, the minimum of subsistence level, the subsistence-plus, and the comfort level.

The family of five has been accepted by budget students as the average family. The National Industrial Conference Board has recently "dropped" one child from the statistical family but their example is not followed here.

The costs of various standard budgets worked out by budget specialists are analyzed in this chapter and summarized in Table X.

Chapter III: Are Incomes Adequate?

A comparison of incomes and cost of living studies for 1910, 1920, 1924, 1926, and 1927, shows that at all these dates in all parts of our country many workers' families were existing on inadequate incomes.

Most of the incomes are based on weekly earnings which have been multiplied by fifty-two for annual earnings. Thus, no allowance has been made for unemployment due to the industry or to time lost because of sickness and other unavoidable causes. When this irregularity of income is taken into consideration, real incomes are even lower than those used in the above comparisons.

Furthermore, a number of items are not included in the minimum budgets studied. These are: provision for starting a home, the cost of childbirth, the cost of educating children, and something for savings.

Chapter IV: The Ways Out.

A number of ways out of inadequate incomes have been advocated: raising the husband's wage; the family wage system, mothers' pensions, and maternity insurance.

As far as the United States is concerned, little is being done to relieve the situation in these ways. Mothers' pensions laws have been enacted in 42 states but these apply only to widows or mothers who have no assistance from husbands.

Chapter V: Married Women in Gainful Occupations Outside Their Homes.

Between 1890 and 1920 there has been an amazing increase in the numbers of women gainfully employed. The increase in the number of married women employed has been at an even greater rate than that for all women. In some occupations the increase for married women has been more than twice as great as that for all women; in trade four times as great; in manufacturing almost six times as great.

This increase has continued in spite of restrictions placed upon married women.

Chapter VI: Why Married Women Enter Gainful Occupations.

Behind this exodus from home to factory are far-reaching social causes. The home is no longer the workshop that it was in our grandmothers' day.

Occupations formerly done by the wife at home have been taken to the factory because of the development of machinery. A wife who stays at home is no longer an economic asset to

the city worker. Women are following their traditional employment into industry.

Many more girls are attending our high schools, normal schools and colleges. After receiving this training they have an opportunity to choose between housework and outside employment.

The American life-span has been increased, but the birth rates are declining. Consequently, women have more time to spend in work outside the home.

It is commonly supposed that working women are motivated by reasons other than finances. Some of these reasons are: economic independence, a vocation or career, loneliness, the new ideal of partnership in marriage, a demand for their services and luxuries. However, a study of a number of investigations made by the Women's Bureau and other organizations shows that these reasons are comparatively unimportant. The great majority of women in every study made were forced into gainful occupations because of the inadequate incomes of the husband.

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